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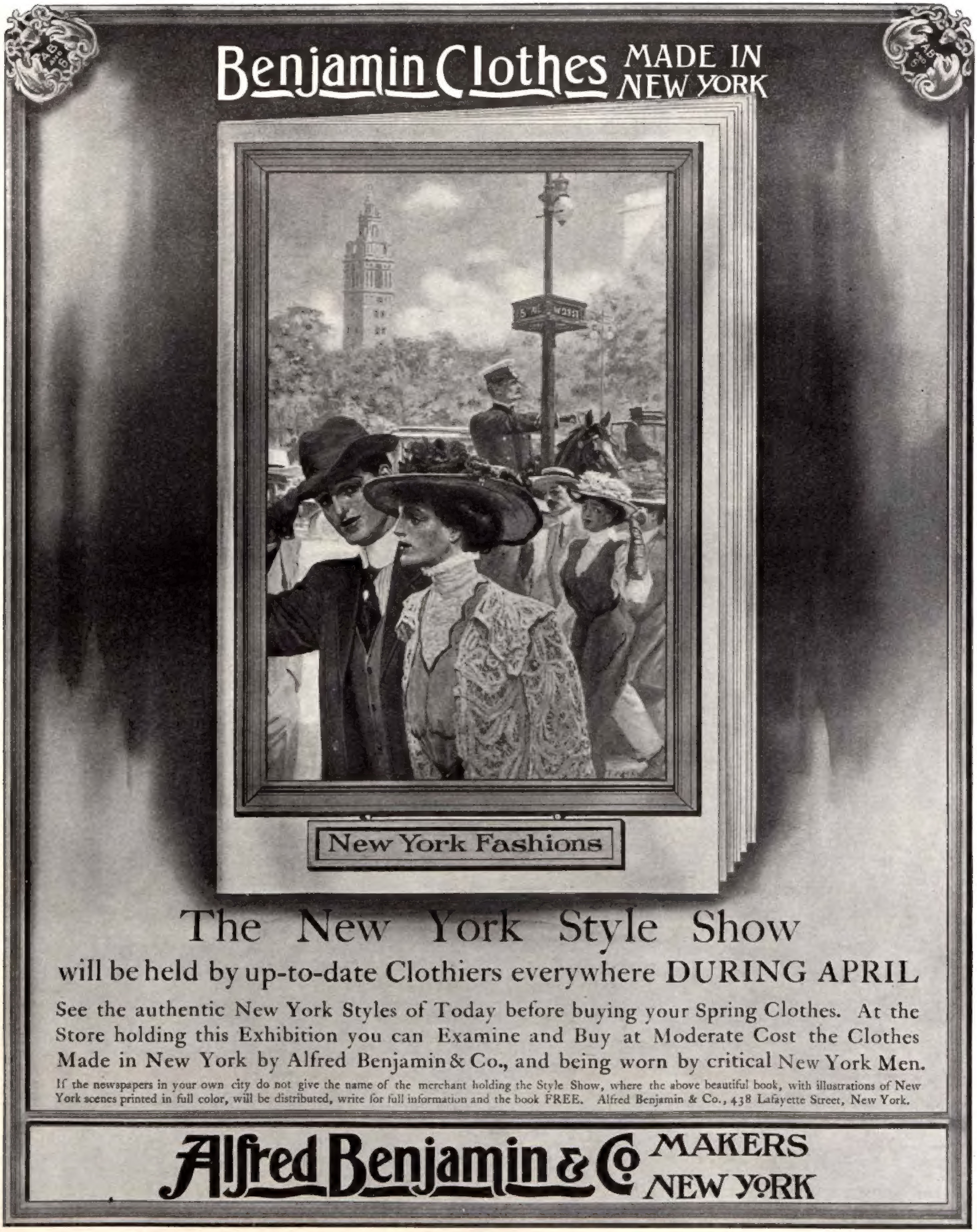

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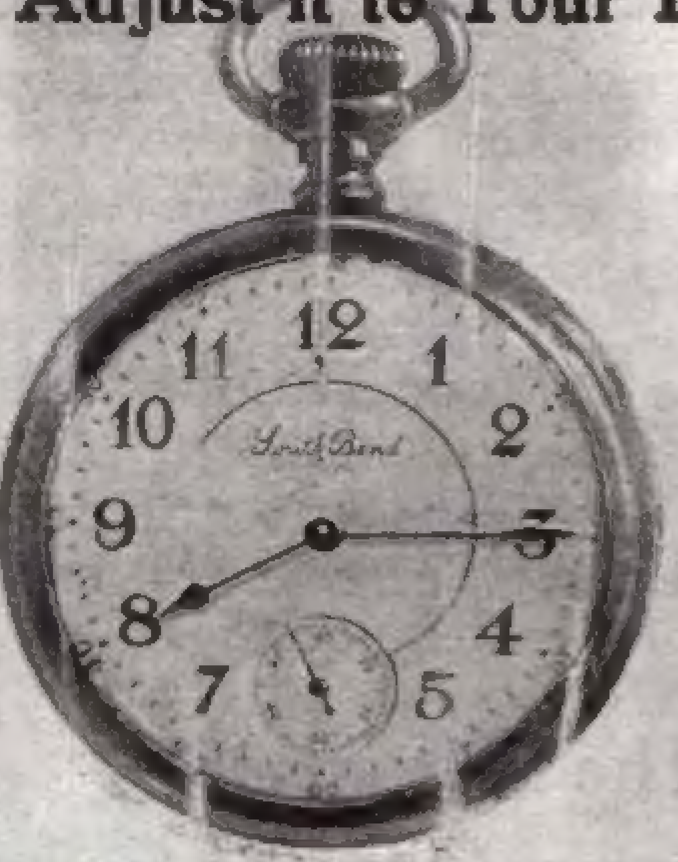
Alfred Benjamin & Co MAKERS NEW YORK

Always Buy Watches of a Retail Jeweler

A Mail-Order House, Although it May Sell a Good Watch, Cannot Adjust it to Your Person



No watch you buy by mail will keep perfect time, no matter who made it, how perfectly it is made or what its reputation.

A good time-keeper *must* be regulated to your person as carefully as a good tailor fits a coat. In no other way can you secure perfect time-keeping service. No one but your jeweler can do this. Watches you buy of mail-order concerns are not and cannot be so regulated. That's the reason they never keep perfect time and always run too fast or too slow. The variation of even one one-thousandth part in the vibration of the delicate watch balance which governs the movement, means a loss or gain of a minute and a half each day.

South Bend Watches are sold only by reliable jewelers. They are never sold by mail, because South Bend Watches are so good that we do not want their great reputation for reliability and accuracy injured by improper regulating. We make South Bend Watches as nearly perfect as it is possible to make a watch and pay the jeweler to regulate it to keep perfect time in your pocket. **A watch which is a perfect time-keeper in one man's pocket very likely will not keep time at all in another man's pocket.**

If you carry a South Bend Watch you will know that the watch you carry will stand tests that are twice as severe as any you are ever likely to give it. It might be frozen in ice—it would still keep satisfactory time.

Every adjusted South Bend Watch, before it is sent to your jeweler, is baked in an oven heated to 100 degrees Fahrenheit and kept for hours in a refrigerator at freezing point. It must keep perfect time in every position and not be affected by the jars and jolts of railway trains, horseback riding, etc. It is built to stand the hardest wear and usage you can give it.

A South Bend Watch, although it is the best watch in the world, costs but little more than other good watches. Your jeweler will gladly show them to you and tell you why they are the best watches for you to buy.

Send coupon today for our handsome book, "How Good Watches Are Made," and an interesting little device showing how South Bend Watches adjust themselves to every temperature. Don't fail to talk with your jeweler about watches before you buy any watch.

To be used if you don't care to write a postal or letter. Please give all information asked for.

SOUTH BEND WATCH CO., South Bend, Ind. S. F. 3-27

Please send me your book, "How Good Watches Are Made," and the device for showing how a South Bend Watch adjusts itself to every temperature.

My Jeweler's Name ______________________

My Name ______________________

Address ______________________

City ______________________

10,000 Watches Were Frozen in Ice Last November by Jewelers in All Parts of America. They Kept Perfect Time.

The Best Guaranteed Hosiery Is "Holeproof"

SAVE DARNING
SAVE TIME
SAVE MONEY
SAVE AGGRAVATION
Holeproof Hosiery
Holeproof Hosiery Co.
MILWAUKEE WIS. U.S.A.
TRADE
Holeproof
MARK
10½

Don't think that all guaranteed hose are alike. There is a world of difference. There are scores of imitations not half so good as "Holeproof."

Today "Holeproof" Hosiery (the original guaranteed hosiery) costs just the same as the common. You may as well have it. You save not a penny by taking inferior makes.

But the only way to get it is to look at the toe. See that the name "Holeproof" is stamped there.

The Difference

We have spent 31 years in perfecting the finest hose ever worn.

It is so satisfactory—so much better than others—that we now are making 18,000 pairs a day.

Do you think that an amateur maker can learn all we have learned in that time?

We pay for our yarn an average of 63c per pound because it's Egyptian cotton. We use 3-ply throughout, and 6-ply in heels and toes.

We spend $30,000 per year simply for inspection—to see that every pair is perfect.

The result is hosiery that is light, soft and attractive. The very highest grade that cost and skill can produce.

What does it matter if hosiery is "guaranteed" if it is cumbersome, heavy and coarse?

Note the Name

You will get the most for your money if you insist on the genuine. See that "Holeproof" is on the toe.

Get them once—see the difference—and you will take nothing else.

"Holeproof" is made for men, women and children.

Are Your Hose Insured?

Holeproof Sox—6 pairs, $1.50. Medium and light weight. Black, black with white feet, light and dark tan, navy blue, pearl gray, lavender, light blue, green, gun-metal, and mode. Sizes, 9½ to 12. 6 pairs of a size and weight in a box. All one color or assorted, as desired.

Holeproof Sox—(extra light weight)—Made entirely of Sea Island cotton. 6 pairs, $2.00.

Holeproof Lustre-Sox—6 pairs, $3. Finished like silk. Extra light weight. Black, navy blue, light and dark tan, pearl gray, lavender, light blue, green, gun-metal, khaki and mode. Sizes, 9½ to 12.

Holeproof Full-Fashioned Sox—6 pairs, $3. Same colors and sizes as Lustre-Sox.

Holeproof Stockings—6 pairs, $2. Medium weight. Black, tan and black with white feet. Sizes, 8 to 11.

Holeproof Lustre-Stockings—6 pairs, $3. Finished like silk. Extra light weight. Tan and black. Sizes, 8 to 11.

Boys' Holeproof Stockings—6 pairs, $3. Black and tan. Specially reinforced knee, heel and toe. Sizes, 5 to 11.

Misses' Holeproof Stockings—6 pairs, $3. Black and tan. Specially reinforced knee, heel and toe. Sizes, 5 to 9½. These are the best children's hose made.

Reg. U. S. Pat. Office, 1906

Now 25c a Pair

6 Pairs—Guaranteed 6 Months—$1.50

"Holeproof" did cost $2 for six pairs. And they are worth it. Now you can get six pairs for $1.50 up to $3.00.

Even the poorest hose can't undersell us, because we are making so many pairs.

This guarantee comes in each box of six pairs: "If any or all of these hose come to holes or need darning within six months from the day you buy them, we will replace them free." The genuine "Holeproof" are sold in your town. We will tell you the dealers' names on request. Or we will ship the hose prepaid, direct from the factory, on receipt of price.

Don't let any dealer deceive you.

HOLEPROOF HOSIERY CO.
268 Fourth Street Milwaukee, Wis.

THE SATURDAY EVENING POST

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THE WASTE IN MUD

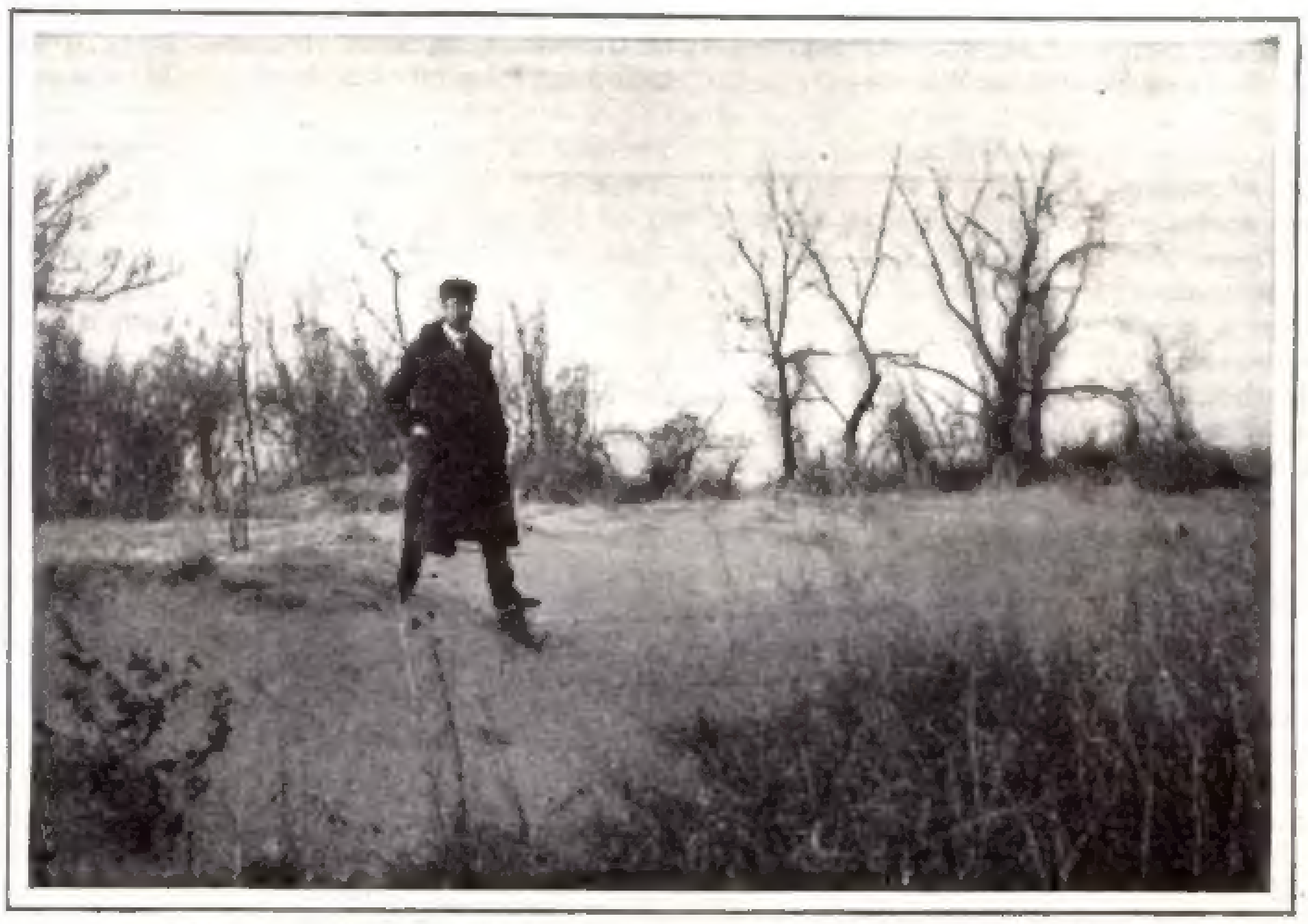
Why the Riches of Our Farms Take Wings

By EMERSON HOUGH

WITH the exception of that certain wicked uncle, of whom nothing ever was expected and of whom no good could be predicted, all your family, like the average American family, no doubt regularly went to church. Probably the majority stayed over for Sabbath-school in the little church with white walls and black walnut pews. You could not have been in a better place. At church or Sabbath-school you all stood in a row and sang that easy, lilting old hymn which says:

Little drops of water, little grains of sand,
Make the mighty ocean and the pleasant land.

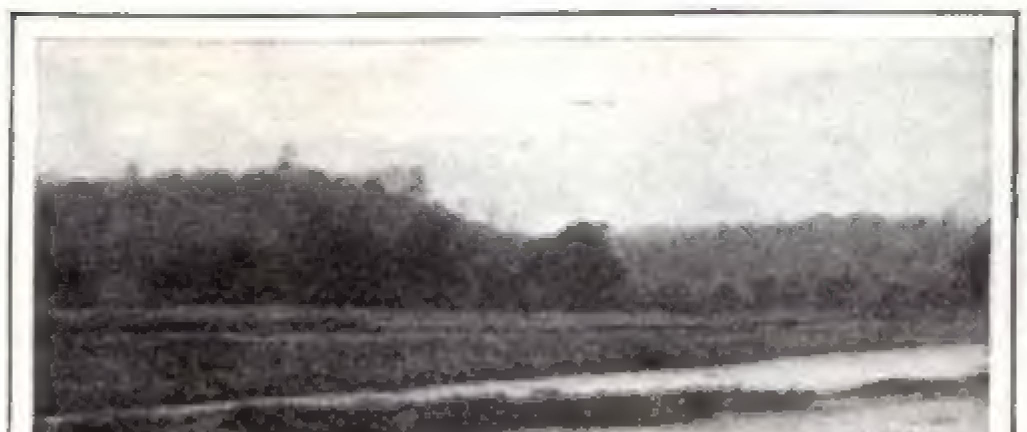
You could not have sung a better song. We all used to sing that song with cheerfulness, indeed with enthusiasm—*Lit*-tle drops of wa-a-a-ter, *lit*-tle gra-ay-ins of sand, make the mighty *o*-o-shun, *an'* the pleh-heh-sent la-a-a-nd! That was the way it ran. After we had sung it we all went home and forgot all about it. The next Monday morning Dad went back to farming, just the way his Dad had, and the Dad who antedated that one, world without end; and not one of those Dads was ever wise enough to know the hymn was right, or to figure out what the hymn meant or ought to mean. It is a splendid hymn, full of vast elemental truth, and it has a lot to do with farming.



A Ten-Acre Tract Ruined by Sand Deposited Over It by Flood. About One Hundred Acres Were Rendered Worthless in This Vicinity. Orchard Trees Were Smothered to Death and Fence Posts Buried

Heretofore, your folks and mine hadn't thought that geology had much to do with farming, any more than religion had. As a matter of fact, they both do. The only trouble is, the average American, like you and me, does very little thinking in religion, politics or business. The farmer knows the country immediately around him. The city man does not even know all of the city where he lives, only a little corner of it. It is this carelessness in religion, politics, business and geology which gives the sad-eyed Mr. James J. Hill still further opportunity to grieve over the future of this country.

What Mr. Hill sees is the time when five hundred millions of Japanese and Chinamen will be making all our manufactured goods under a scale of living so much cheaper than the American standard as to crush out all American competition. This means not only the fiercest struggle ever known for trade, but the fiercest struggle ever known for a mere living. It is the war between the Oriental standard of living and the American standard as we now know it. The decisive battle of that war must be fought on the American farm, not in the California legislature. The American standard of living is based on the theory of an exhaustless bank account. Our account has never been overdrawn, and we have never had our bankbook balanced. It is only now that a few of our wiser men begin to see that it is time for us to get a balance from the clerk at the desk. We have been checking out, like inebriated mariners, what we had or thought we had in this rich bank of America, land of the free, country of endless opportunity. Now we have used up our forests, are exhausting our mines at fearsome speed, have exterminated most of our wild game, endangered the food supply which comes from the waters, and, in general, done all we could to put an end to our great resources, recklessly spending not only our interest but also our principal. We have not even left unscathed the pleasant land. Not only are we using up at mad speed the natural products of the soil, but also are using up *the soil itself*.



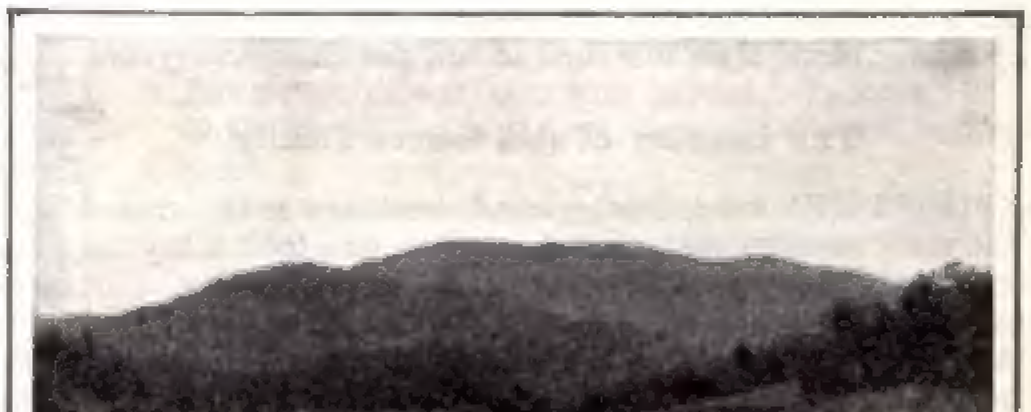
Farm Land on the Catawba River in North Carolina, Showing Gullies Washed and Sand Bar Deposited by a Freshet. More Than Twenty Acres Were Here Destroyed, and the Farm had to be Abandoned

If you think that the soil is exhaustless, or that it can be replaced, it might behoove you to take a homœopathic dose of geology and also take another guess. Mr. Roosevelt and most of the Congress of the United States would like to have us all take the trouble of studying the ground we stand on. Mr. Roosevelt's recent message asked us to pass our bankbooks in at the window for a balance. It is an unpleasant thing to do. There are always so many more vouchers out than we thought. The balance is always so much smaller than we thought, and the bank has such an unpleasant way of being right in its figures. Yet the time has come for a show-down between the American people and America itself.

Out on the Blackfoot Reservation there stands a tall, lone mountain, rising like a monument above the surrounding plain, and nearly detached from the Rockies, which lie behind it. This peak the Indians call Chief Mountain. Here the Blackfoot sometimes comes to pray. In his mysticism his prayer runs: "O, Thou, at whose feet the buried years lie fallen!" That is to say, there is in his mind the thought of the slow forces of Nature. He reverences the idea of erosion. He would understand and not forget that hymn if he sung it, which in effect tells us that all we have in this world comes of the relations of soil and water. There will be a few million American farmers who will learn that same truth some time. The somewhat mad and drunken American people have ignored and inverted that truth heretofore. They have done all they could to go bankrupt, to ruin one of the richest portions of the earth's surface, one of the pleasantest lands ever taken over for human habitation, one obviously intended by the Great Forces as the place for the development of the highest form of civilization and the most splendid flowering of human endeavor.

What is the pleasant land, and where does it come from? Of course, the average man supposes that the soil was always there, like Uncle Joe Cannon, Niagara Falls and the tax deficit; but, as a matter of fact, the soil grew. In that vast story the action was rather more deliberate than that of a vaudeville sketch. Geology is not dramatic in that neurotic sense of the word which customarily we employ today. Yet you and I, and this country and other countries, are figures in the great drama. It might not harm us to note what a leading scientist says as to the time of the action of the play:

"For average rock, under ordinarily favorable conditions in our range



One Small Stream Swelled by a Freshet as the Result of Deforestation of the Hillside Above Worked This Damage by Washing Away the Rich Cultivated Bottomland and Leaving Unfertile, Rock-Strewn Ground Along Its Course

Valley of the Catawba: Gullies Cut Through Fields and Driftwood and Gravel Piled on Truck Garden by a Freshet Which Swept the Good Soil Along With It

of climate, the usual estimate has been a foot of waste in four thousand to six thousand years, which includes the channel cutting and bank undermining. These are too rapid for ordinary soil-waste under our normal natural conditions. Without any pretensions to a close estimate, I should be unwilling to name a mean rate of soil formation greater than one foot in ten thousand years on the basis of observations since the glacial period. I suspect that, if we could positively determine the time taken in the formation of the four feet of soil next to the rock over the average domain where such depth obtains, it would be found above rather than below forty thousand years. Under such an estimate, to preserve good working depth, surface wastage should not exceed some such rate as one inch in one thousand years. When our soils are gone we too must go, unless we shall find some way to feed on raw rock or its equivalent."

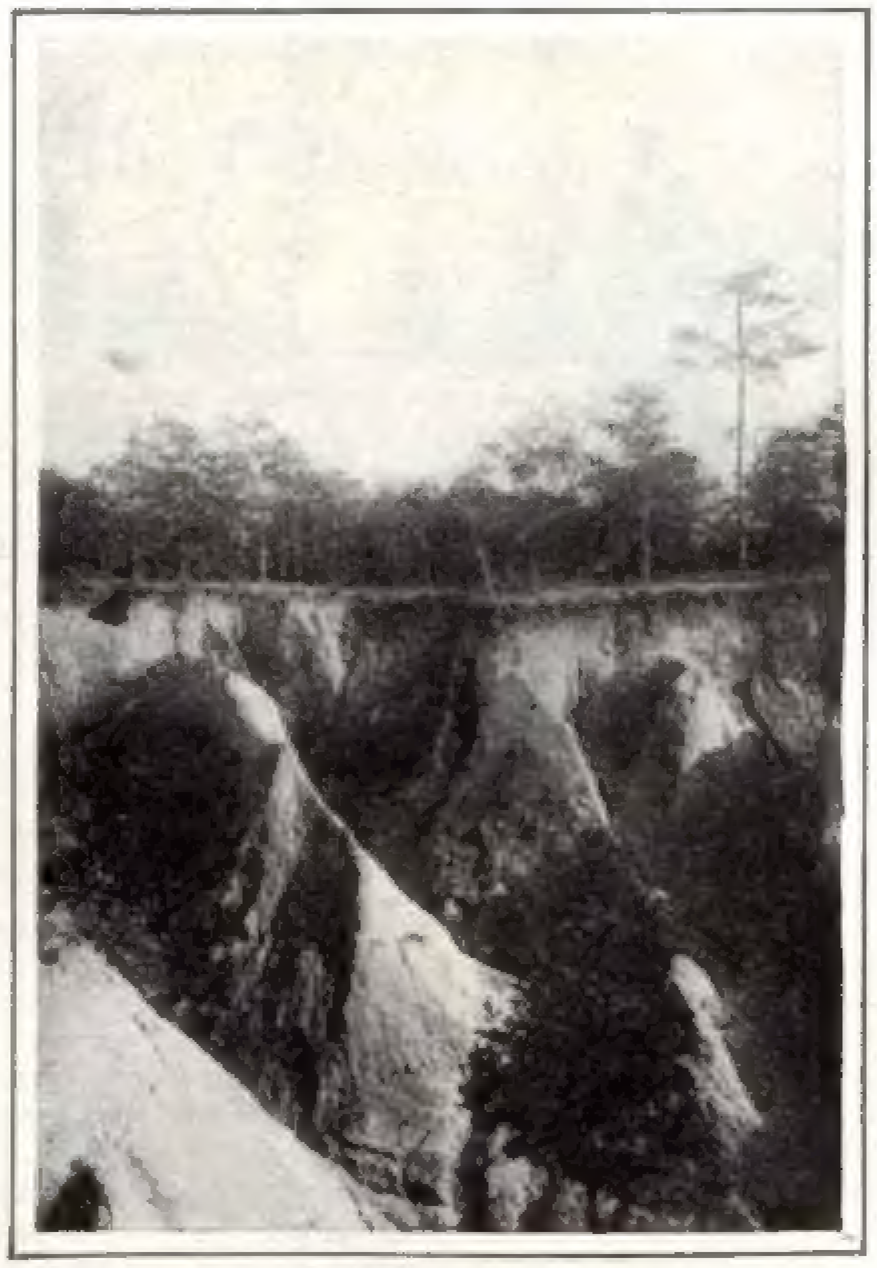
So there is something in the story of the pleasant land. Search all the dictionaries through, comb out all the rhetoric books, and you couldn't get a happier phrase than that: "The pleasant land." It is excellent. It is perfect. Like any other savage, you feel a deep thrill of delight when you see the vast pictures of the unhurt out-of-doors. You have delight in the sight of green trees, of growing grasses and nodding flowers. This panorama of hill and dale, of rolling lands and forest-covered valleys and lofty mountains pleases you. Why? It is because all this was laid out in the intent of Nature to *produce* you and me and *support* us. It is beautiful in the beauty of utility. It is laid out on precisely the right lines to keep up the balance of the aforesaid little drops of water and little grains of sand, of which the one supports the other in the making of this pleasant land. It got its contours out of that balance. We grew out of the contours. This vast and splendid landscape is the portrait of our mother. We forget the hymn about it. Like a weak, irritable, nasty-tempered child, we strike the great Mother in the face, presuming on her vast indifference or her vast pity. And all the while Man is only the last animal that has been invented, and some time there will be a successor for him. If we destroy the soil we hasten that day when the successor shall come. Now the undeniable truth is that we are spending more than our inch of soil per thousand years.

The Landing of the Saurus Family

CIVILIZED man, money-mad business man, crazed man, average man, is doing all he can to destroy the balance between the little drops and the little grains. Not only is he doing all he can to invite the successor of man in the scheme of life, but he is hastening all he can that incidental intermediate thing—to give it, perhaps, the only interesting form into which the statement can be put in the terms of commercial Today—the show-down between the American standard of living and that of other peoples who never had so big a bank account as ours, and who, therefore, learned to save.

This hymn of the soil is the one great hymn. It sings of the one great heritage of life. We speak of this or that man "owning" thus or so much of the earth's surface. That, of course, is impossible. He takes it or borrows it, perhaps, but he can own no more than six feet of it, and that only for a short time. The soil belongs to Life. The "buried years" resent any embezzlement of our great heritage. The soil is owned by plants, by animals, by men of this or that nation, this or that age, that past, yonder future. If we sin against the soil, ours will be the Great Punishment—which is to say, extinction, oblivion. If you plow badly, it is you for the star-dust!

Even before Wall Street was invented there was more water than anything else in the world. Finally, on the little crust of land some tiny plant began to grow, no one knows just when. Perhaps at one time the plant could not have told whether it was a plant or an animal, but, anyhow, in time it turned into some green thing which looked tempting to some old Icthyosaurus, and the latter, of a pleasant spring morning, while tired of eating salt stuff and canned goods, crawled up out of the water and made a meal on the first recorded salad. It looked good to him and he came back. Other members of the Saurus family got on to the snap and also came up out of the water, all sorts of long-tailed and long-billed creatures, which, to make the story short, in time became land animals. All these animals in the original balance of things not only used that land, but helped to extend its total salad-producing acres. They trampled, they spread seeds, they increased the soil products. Vegetable mould increased. The little drops of water fell on it, and plants grew again on the pleasant land. The Saurus family moved in and permanently frequented the head lettuce, cabbage and turnip greens of that day.


Shows Rapid Removal of the Soil by Heavy Rains When the Forest Cover is Removed. This Soil is Washed Down to Clog River Channels and the Ground is Left Useless for Any Purpose

All went merry as a marriage bell, until, in time, Man came along. The old ways did not suit him. He began to farm, at first by means of a crooked stick, and at last by means of the Harvester Trust. Incidentally, he forgot all about the buried years, and, with a skill and speed and malice which would have caused any self-respecting Saurus to blush with shame, did all he could to wreak destruction upon the forests of the earth, on the mines, on the waters, and on the soil itself. He overdrew his bank account, more in America than ever has been known in all the long, slow history either of the world or of the earth.

It would not be worth while to make here merely a series of sweeping general statements, or to make statements not definitely understandable. As it happens, the chapter and verse are ready at hand. It is entirely feasible not only to recognize the waste in American soil, but to measure it. The late Professor N. S. Shaler estimated the destruction of agricultural lands, chiefly through old-field erosion, in the southern Atlantic and Gulf States at several thousand square miles; and in portions of this region the waste involves a complete removal of a superficial geologic deposit (brown loam, loess, yellow loam), well adapted to forming a productive soil, from underlying older formations ill suited to the development of fertile soils and subsoils; in which case the loss is irremediable.

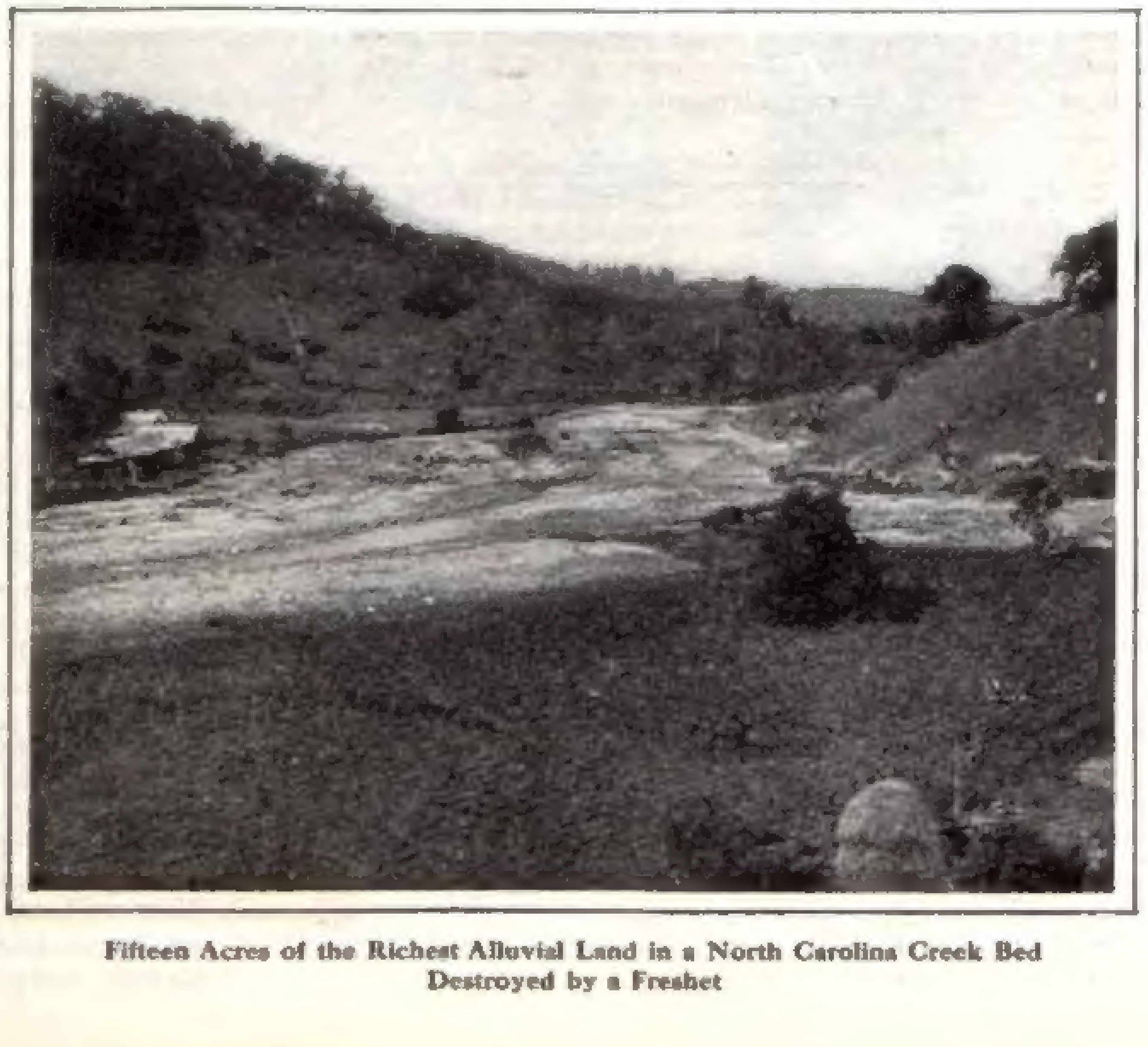
The Mississippi Loam Leak

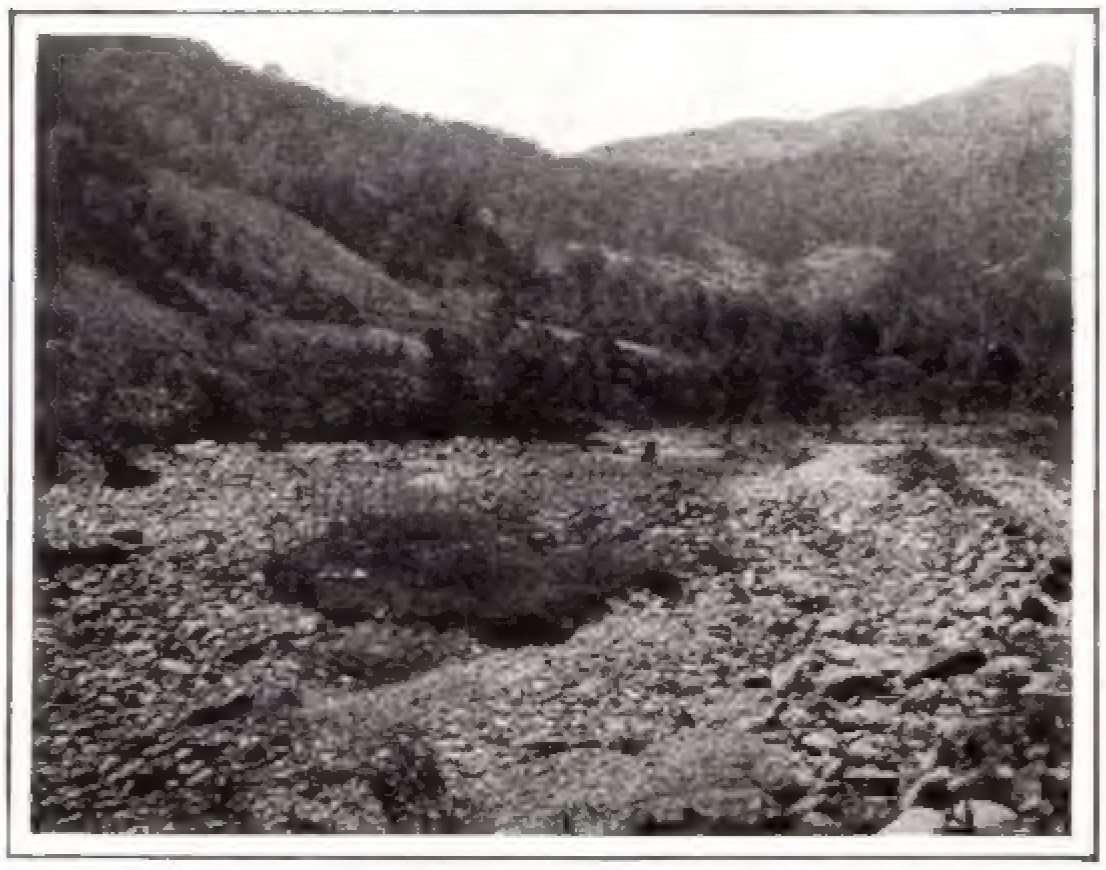
OTHER estimates of soil-waste rest on the determination of soil-matter transported by our running waters. The most extensive measurements of this kind were those of Generals Humphreys and Abbott, made on the Mississippi over half a century ago. These showed that the Mississippi then carried annually into the Gulf something over four hundred million tons of solid matter, in addition to great quantities of earth-salts, carried in solution, and of sand or other coarse material rolled or swept along the bottom.

At the time of these determinations settlement in the Mississippi Valley was comparatively limited, and, as shown by local observations on different rivers, the effect of extending agriculture has been to *increase* the soil-matter carried by the Mississippi *fully twenty-five per cent;* while comparative determinations made on several other streams indicate that the rivers of the country outside of the Mississippi basin carry into the sea about as much soil-matter as the great river itself—that is, that the annual soil-wash of the United States aggregates fully one billion tons! Our balance of trade is going some, isn't it? Also, unfortunately, our soil, which raised that balance of trade, is going some.

A fraction of the matter transported by the waters is coarse (sand and gravel), but fully ninety per cent consists of rich soil-stuff washed from the surface or leached from the subsurface of fields and pastures and (in less degree) of woodlands. Reckoned on the basis of value as fertilizer, the material could hardly be appraised at less than one dollar per ton; so that the annual loss to the agricultural interests of the country can hardly fall short of a billion dollars—equivalent to an impost as great as most other taxes combined, and one yielding *absolutely no return.* It is worse than that. Most of us have known stocks to pass a dividend. How would we feel if the whole stock and everything back of it were wiped out? What would we think of the management that allowed such an event to happen? But this is happening, and under our own management.

The foregoing are estimates made by a United States soil expert. Other competent Government authorities can


Fifteen Acres of the Richest Alluvial Land in a North Carolina Creek Bed Destroyed by a Freshet



The Small Area in the Center Shows the Former Character of All This Land. The Soil Has Been Cut Away and Carried Off to be a Serious Inconvenience Where it Ought Not to be, While the Place Where it Ought to be is Left Valueless

offer us definite food for additional thought, if we care to hearken. The greatest loss of our soil, we are told, is from *preventable* erosion. The total soil-wash of the country is a billion tons a year. This would make a pile of adobe as high as the Washington Monument and a *mile long* on each of the four sides! Cleared and plowed lands, the source of food products, are the ones which suffer.

Most of the soil-wash—at least seven hundred and eighty-five million tons every twelve months, probably—is dumped into the ocean and lost forever. This would fill four channels as big as the Panama Canal, according to the original specifications. So says the cold-eyed soil expert.

Four hundred million tons of soil are washed from the borders of the Mississippi and Missouri Rivers and their tributaries every year and poured as mud into the Gulf of Mexico. So says the wild-eyed Washington statistician.

Muddy waters carry more impurities than clear, and so endanger health more. They have greater power for cutting away the banks of streams. Deposits in the channels, drifting sand-bars and changing courses are caused entirely by *silt in muddy streams.* Had you ever thought of that? Read the hymn backward. Thrown out of balance, water and sand *un*-make the pleasant land.

From the State of Missouri alone enough soil is carried away annually to make a prism one mile square and six hundred feet high. The Missouri River bears into the Mississippi every twelve months enough earth to make a mud-pile a mile square and four hundred feet high. The billion tons of soil which is washed away every year would spread a layer like Nile mud over Indiana, Illinois or Iowa. But what good does it do buried in the depths of the mighty ocean? It may help some future Saurus family, but it won't help yours.

Whole towns have been washed away by the change of currents in silt-laden streams. In some neighborhoods an entire farm has been taken up and carried across to the other side of a river. Within the past year the town of Pine Bluff, Arkansas, was threatened with destruction, many of the buildings toppling over into the turbid flood.

Politics and Plowing

BAD plowing is the cause of a great deal of soil-waste. The farmer of America each year digs a Panama Canal with his little plow. Each year he digs out of the heart of his little forty, eighty or one hundred and sixty acres of land a block of dirt really bigger than the entire cut of the whole Panama Canal. The riches of his farm take wings. He did not see them go. He does not understand that he is literally plowing his farm into the mighty ocean. Not only do we waste, *but that waste accelerates each year.* That is the horrible feature of all these resource-wastes—they increase geometrically with awful swiftness. The buffalo went "all at once." The trees, the fish, the ore, will go "all at once." We do not like high prices, but higher prices than we now can dream are coming to us Americans unless we can get down to a practical basis on religion, politics and business—unless we can understand that little old hymn we used to sing.

When axe and plow work together as agents of destruction and not as creative influences, then we are not using good business sense. Yet that is what we have done—ripped the covering from the soil, and then ripped off the soil itself. In that way we destroyed a primary value. In that way, also, we raised the price, cut down the supply of food, of clothes, of habitation, for the average man. The average American has let a few men steal him blind, and now he is stealing himself blind. The soil is the connecting link between organic and inorganic life. It is the foundation of organized society and of all civilization. It is not only our bank account, but more—it is the place where all the bank accounts come from.

Any man who touches the soil, and even the city man who does not, ought to understand it. The main truths are simple enough, like most big things. It is easy to see that depth of soil, and therefore richness in product, is inverse as to slope, because the soil washes thin on the hillsides and runs thicker on the flat. Therefore, on the flats it raises more vegetation, which in turn furnishes more mulch, which in turn holds more moisture, which in turn produces more vegetation. The great circle of the conservation of forces is a simple and beautiful thing. Slope, water supply, organic action, all these govern soil as in the days of the Saurus family. That is the Hymn of Life. Good plowing is good religion. Good politics is good religion. Good business is good religion. Good geology is good religion, too, and the circle runs around and around, beautiful and complete, if only we care to look at it in that way.

When the Government gets the little drops of water regulated in Wall Street, and when we begin to understand the relation of those little drops and little grains on our farm, we shall begin to see in America the arrival of a golden age, one of growth in art, in beauty, in mentality, in altruism. Even at this stage of our development we ought to have intelligence equal to that of the average Icthyosaurus. What Uncle Sam is trying to show us is, that without water there is no civilization, and that without proper relation of water and soil there is industrial anarchy. Bad handling of water means less crops, less soil, more polluted streams, more choked up channels, more floods, more waste and ruin, the balance of things thrown out of plumb, and the world literally turned upside-down. The Hymn of Life is one which in time the great Teacher of the Universe is going to force us to remember, whether we wish to remember it or not. It is not Washington, but the Universe, which is handing a message to us.

What, then, ought we to do to get out of the Ichthyosaurus class and to give our beneficent protective tariff something to protect? In the first place, it is not up to Uncle Sam, but up to us. Louis XIV said, "The State, it is myself!" That was in France, and some time ago. The State, it is ourselves, here in America. The remedy does not begin with your neighbor, but with yourself, and with you it begins as soon as you realize that no bank account will stand perpetual checking against it. Uncle Sam is willing to help any one of us begin the study of the soil today.

The soil experts of the Government are no more able to classify farms than the average farmer—every farmer knows that there may be heavy, sticky soil; thin, light, sandy soil; clay soil; open and friable mould. Any farmer knows that the great idea is to retain the natural moisture under the soil and not let it run off on the surface. The experts show that deep plowing is a good thing in certain soils, to get the water down into the earth. If the land is very flat, deep tilling may be necessary to get this surplus water out, so that the soil may drain dry and disintegrate. Most farmers know that, in a general way; but Uncle Sam can teach the average farmer a wrinkle or so as to the right balance of the little drops and the little grains.

On the hillsides which wash so badly, the soil expert says, we ought to study contour farming, as it is called. A vertical or slanting furrow will soon become a vertical gully. The horizontal furrow at the same elevation all around the hill has, on the other hand, a tendency to stop the running off of water. Great benefit, also, comes from using strips of grass land, lying in bands of the same elevation around the sides of a dangerous hill. Terracing of farms is new in this country, where we have always just gone West instead. We see the terraces of Chinese and Japanese lands, and suppose they must have been made at the expense of great labor, but in reality it was Time and Nature that made them. The soil which is washed out of the horizontal furrow is in part or in whole stopped when it strikes the edge of the grass land. In many years it banks up more and more. If not controlled it would not bank up, but simply run down the hill and fly away into the mighty ocean.

In rolling lands the canny farmer plants crops toward the tops of the hills to produce cover and mulch, and so to stop wash. He reserves some of his bottom lands for grass, to catch the soil wash and use it. If he did not, some of his farm would run away, and not only impoverish him, but, perhaps, work injury to his neighbor. It is not good farming to farm every inch of a rich bottom. A few bands of trees would break the driving force of rain. The roots would stand against soil-wash and regulate the flooding which make bottom farming so risky in some localities. The average farmer may not believe in the sense of this, any more than the average lumberman would hesitate to cut away the forest; but the fact remains. Of course, in any very broken country, so says Uncle Sam, there should be forestry mixed with farming; otherwise, the rainfall goes off in torrents. Even Uncle Sam sometimes forgets this, for, after establishing forest reserves, he very often leases them out as sheep or goat ranges. These animals trample little paths, which soon become gullies, which, in their time, become great avenues of waste. I have seen mountains in New Mexico ruined by goats.

Sending the Bill to Posterity

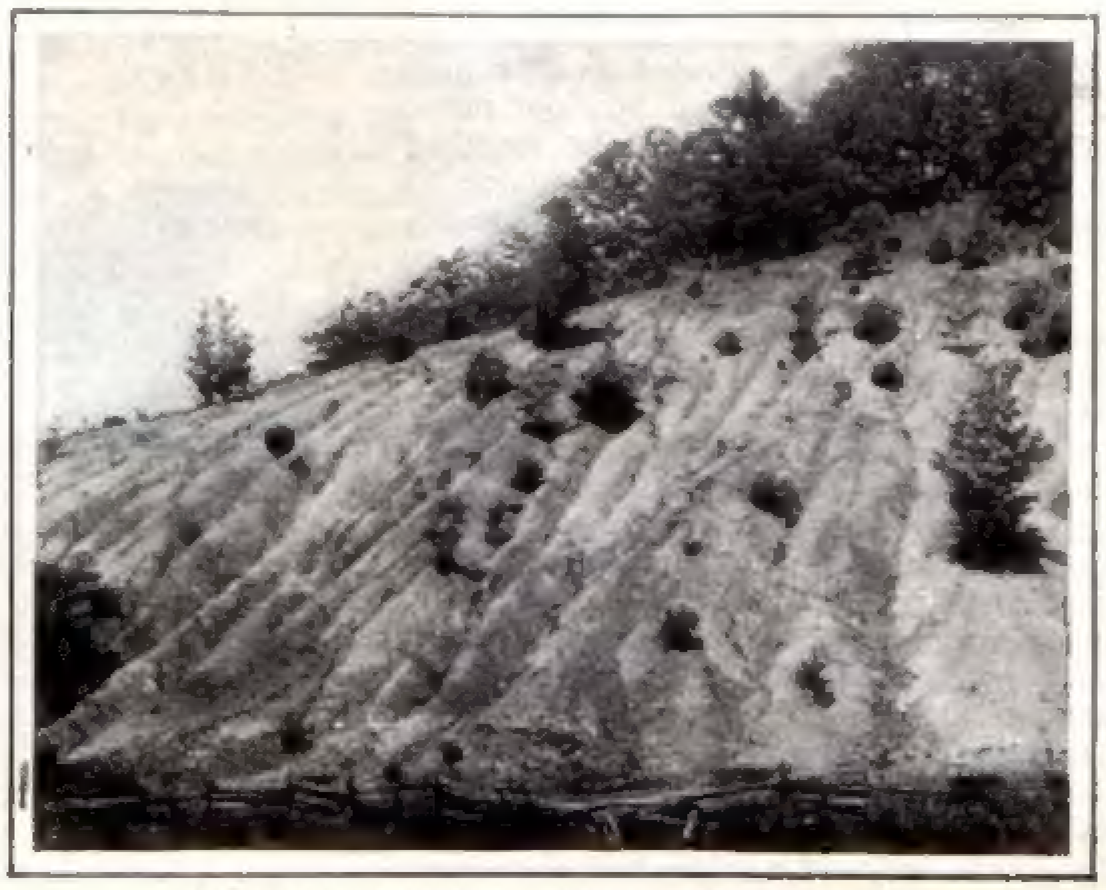
FOR fuller particulars, any anxious inquirer might do much worse than refer to the Department of Agriculture, where many of these great, slow problems are now under careful consideration. As to actual remedy, however, nothing can be done so long as we ourselves remain ignorant or careless in politics, religion and business. We must see higher than the walls of our little grooves. Also, we must see about us in our own little grooves. Waste begins on your own forty acres, right at your door. You are the unit, the individual citizen. From you it is a step up to your hundred, under the old Saxon law. Thence you go to your town, your State, your National Government. Your wish can prevail, if you like, at each and every step of that advance. You can say to that legislator who thinks of himself and not of you, that you would rather have in his place a man who stands for guarded resources, for large reserves of forests, rich soil, a proper water flow, an unimpeded navigation, for fair play all along the line. It all begins with you and me. We have a good country and a good government, but they won't run themselves. The reform of a great many things begins away this side of Washington, District of Columbia. Some of it can begin in the caucus, or the primary, or the forty-acre field. Common-sense and enforced laws now, or the piper to pay after a while—which is better?

At our present nice little industrial gait, here in America, we are burning the candle at both ends, quite regardless of the fact that when it is burnt out, it can never be renewed. Such American fortunes as were made out of theft of America's common resources must surely, one day and in some way, pay the price. But let us little fellows who have not "succeeded" in the world see to it that we keep our own hands clean.

This was a very wonderful and beautiful country. Having seen it before civilization took it all over, perhaps, some of us do not care so much for civilization as we might.

Perhaps some of us would rather be Indians and pray to Chief Mountain, or would rather have been members of the Saurus family, before there was any such thing as taxes and when potato salad was free. Yet here we are, each in his little groove, and, if we have to play the game, we ought to understand the game and know what the game is about.

At least one truth is, we don't own the soil. We borrow it. We ought to hand it over to the successor of our species in as good condition as when we asked the loan. The Saurus family played the game as fair as that with us; and the finest Sauri in the world were raised right here in the United States. Perhaps they didn't forget the hymns they sang.



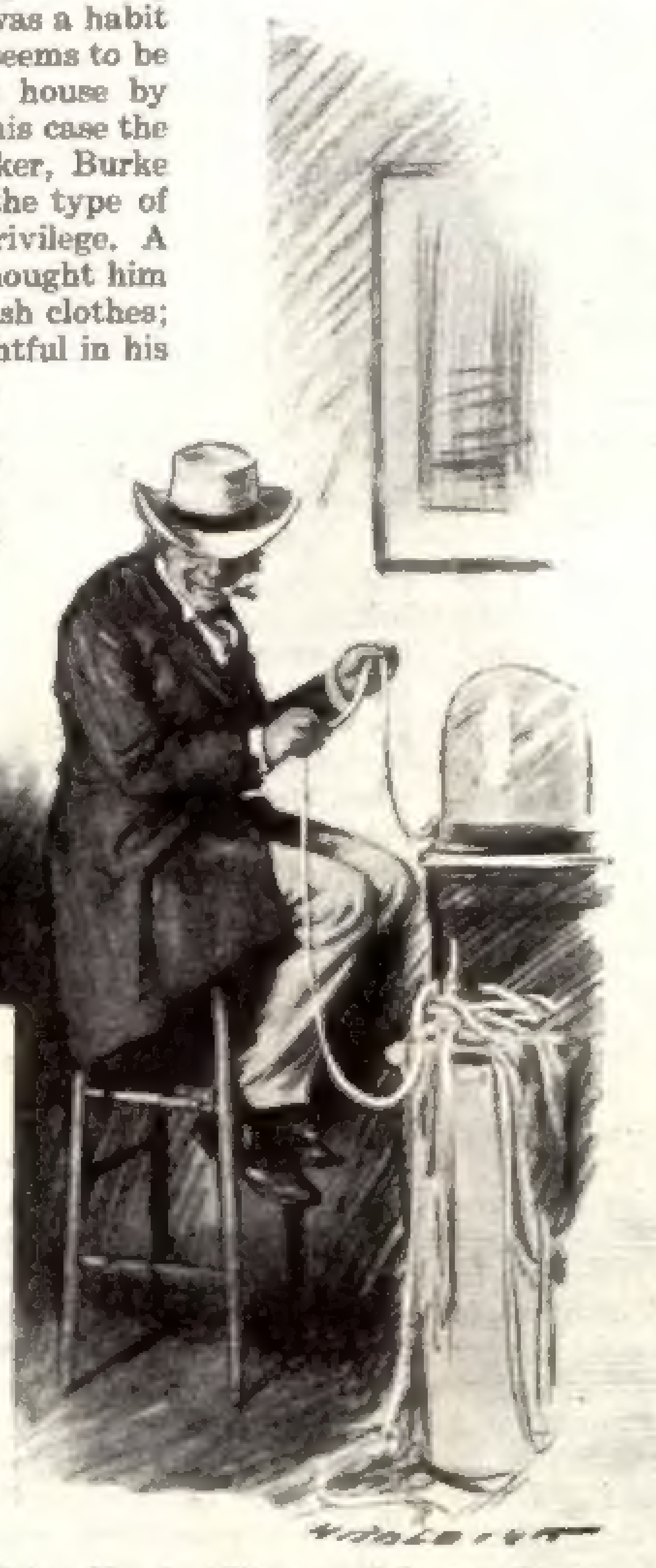
A Badly Eroded Slope in Western North Carolina

THE BLACK SHEEP

Hoppy Studies Double Entry on His Own Account

By MAXIMILIAN FOSTER

ILLUSTRATED BY HENRY RALEIGH



"Two Hundred Tureens of Soup at Seven-Eighths, and a Hundred Onion at a Half"

A HALF hour or more prior to the market's close little Mr. Peterman perched himself on a stool beside the rasping stock-ticker and began calling off the prices on the tape. It was a habit of his—a voluntary labor that seems to be shouldered in every brokerage house by one particular client; and in this case the self-appointed cantor for Rooker, Burke & Co. held pretty closely to the type of those who claim the harmless privilege. A little seedy, you would have thought him—unkempt in spite of his rakish clothes; and a little careworn and thoughtful in his moments of repose. But once with the tape in his hands Mr. Peterman's manner became as active and as chipper as a squirrel's. "Five hundred Annie at a half!" he piped, his hat cocked down over his eyes, his legs entwined in the stool rungs. "Reading—two hundred at an eighth. Five hundred more at the same." The two quotation clerks, darting to and fro before the board, slapped in the pasteboard numerals as they were called—little concerned in the rise or fall of prices, but always ready to crack a joke with Mr. Peterman, or to play some sly prank on one another. "Four hundred Copper at par and a half. A hundred more. Fifty Soup at seven-eighths." The ticker clacked and pattered anew; and looking up from the tape the little gentleman exultantly raised his voice. "One thousand shares of good old Copper at—*woof!*—par and *five-eighths!*" But as he glanced back at the flowing paper ribbon, Mr. Peterman's elation as suddenly subsided. "Rats!—another thousand Copper at par and a half again!"

It had been going that way for a week now: a market with no more life and tide in it than you might find in a stagnant pool. For a moment the ticker ceased its rasping chatter, the type-wheels within the glass beehive cover whirring aimlessly as they hung poised above the halted tape.

"Asleep at the switch!" announced Mr. Peterman, in one of his usual comic asides. "If you're waking, call me early—call me early, mother dear!" he hummed lightly, and glanced about him with a silly leer.

Clack! Clack-clack! Clack! burred the ticker. "Two hundred tureens of Soup at seven-eighths," droned the playful voice, resuming; "and a hundred Onion at a half." But no one laughed at the drollery—at this flash naming, in the vernacular of the two Pacific rails. Looking up from the tape again, Mr. Peterman glanced across the room. "*Rubber!*—a hundred at an eighth. . . . Hello there, Sonny Boy!"

Hoppy Deane, who had come out from the private offices, answered the greeting with a shy nod and an equally diffident smile. He was the junior partner in the firm—a slim, boyish fellow, young even for the arena of the Street, where youth seems perennial and ever to the fore; but in the eyes of the firm's customers he was more chiefly remarkable for his retiring manners and his unfaltering and never-failing courtesy. Not that the two other partners lacked politeness, or were ever brusque or churlish toward the customers—no, indeed!—or, at all events, not while the customer's account still remained open on the books. But even the least observant must have seen a difference between Hoppy's shy reserve and the usual manners of his partners—Sunset Burke's jovial breeziness and the gruff and forcible humor of Hinky Rooker. Glancing casually at the board, Hoppy walked over to the stock machine. "Anything happening?" he asked.

A grunt of disdain voiced Mr. Peterman's opinion of the market. "Nunh! only that gang of room traders still grabbing at an eighth or a quarter!" Peering up from under his hat-brim, he scowled clownishly at one of the quotation clerks. "Say! you want to give us heart disease? That last Rebecca's a half—not five-eighths!"

Hoppy smiled at Mr. Peterman as the clerk changed the figures under Republic I & S. "I think there'll be a chance to invest shortly," he ventured shyly; "Rooker says the market's going to tumble."

Just at that moment Hink Rooker himself came out of the inner offices, glared at the board, scowled and then dodged back again. He had been doing that constantly of late—not only today, but every day for a week. But why the market's stagnant inactivity should so upset Rooker's usual self-satisfaction, Hoppy was unable to imagine. Of course business had fallen off, as it does always when prices are at a standstill; but then it had not decreased enough to worry about—certainly not enough to destroy all one's peace of mind. There was Rooker, however, growling morosely, a black cigar clenched savagely between his teeth; and as Hoppy glanced at the retreating figure a sudden thought leaped swiftly into his mind. "Why, now! I wonder ——"

But the thought, idle and vagrant in its coming, was as idly put away. For, as Hoppy knew—as Hoppy recalled having clearly seen—it was expressly agreed and stipulated in the articles of copartnership that no member of the firm should dabble in the market—either for himself or for the joint account. Many firms in the Street are founded on this agreement; in Hoppy's case it had been inserted at the wish of Mrs. Deane—Hoppy's mother, who had bought him his partnership for a birthday present. It had cost her one hundred thousand dollars, so naturally she had a voice in the contract. "Madam," said Rooker suavely, "there's no need for that speculating clause. We do just a straight investment business, and Mr. Burke and I never trade." But, while he was still protesting affably, Sunset had grabbed up a pen and signed. Afterward, when he and his partner had gone up to Frank's place near the corner, Sunset had excused himself. "With only our shoe string to run on," said Sunset, perspiring slightly, "we had to have his cash. But talk about your busy business woman! . . . Say, I wonder if she's ever made a break?" Rooker put down his glass and looked around him. "Not unless it was that Hoppy," he answered dully.

Now, as the door closed on Rooker, Mr. Peterman glanced at Hoppy. "He thinks so, does he?—thinks it's going to slide?" grunted the little man unamiably. "Well, if he's got nerve to sell a market that's been standing for a week, why don't he go and do it?"

Hoppy smiled anew at his petulancy. "He can't," laughed Hoppy; "none of us ever speculates. It's written in our partnership agreement."

The two paused to look up; a newcomer had entered the customers' room—a tall, slim man with a white mustache and pink and flabby cheeks. Crossing the floor he opened the door of Rooker's private room, called a greeting, and then stepped inside. Mr. Peterman leaned back and yawned. "What say?" he asked idly, and then as idly echoed Hoppy's words: "Can't speculate? In the agreement? Oh, say, now!"

There was in Mr. Peterman's voice as he broke off a subtle hint of raillery. But, noting Hoppy's air of surprise, the little man hastily corrected himself. "Oh, sure not!" he mumbled; and addressed himself uneasily to the tape. "Sweet Alice preferred," he called—the Street lingo for Allis-Chalmers; "a hundred at three-eighths. Two hundred Katy at a quarter. Five hundred Reading unchanged." The tape, slipping between his fingers, flowed its narrow cascade into the basket between his knees. "Yah!" he muttered to himself, as Hoppy walked away. "In the agreement! Don't speculate! Hmph! Rooker'd better go try that on the marines!"

"Talking to the birds, Pete?" inquired one of the quotation clerks, grinning jocularly.

Mr. Peterman looked up and stared at him, a sneer on his usually guileless face. "Bah!" he growled. Mr. Peterman hated Hink Rooker, nor had he much use for Sunset Burke. But once the little man had made a killing in that office, and with the gambler's ready superstition he dared not quit the place where once he had been fortunate. That had been long ago, and little of the money was left; yet the tragic simpleton still lived in hope. Meanwhile, Hoppy, in his own office, heard a jarring voice raise itself through the thin partition. It was Rooker's voice, and he jeered at the man with the white mustache.

"A gold mine!" he laughed contemptuously. "Do you think I was born last week?"

In a highly-indignant tone the visitor protested that it was "not that sort of a gold mine!"

"Oh, I know," retorted Rooker sourly; "that's what they all say. Clear out now—I'm busy."

Hoppy smiled with a faint amusement as he heard the other raise his voice. "Now you listen to me, Hink Rooker; over in Altoona there's a man who makes wheelbarrows and paints 'em red. Paints 'em red, do you hear?"

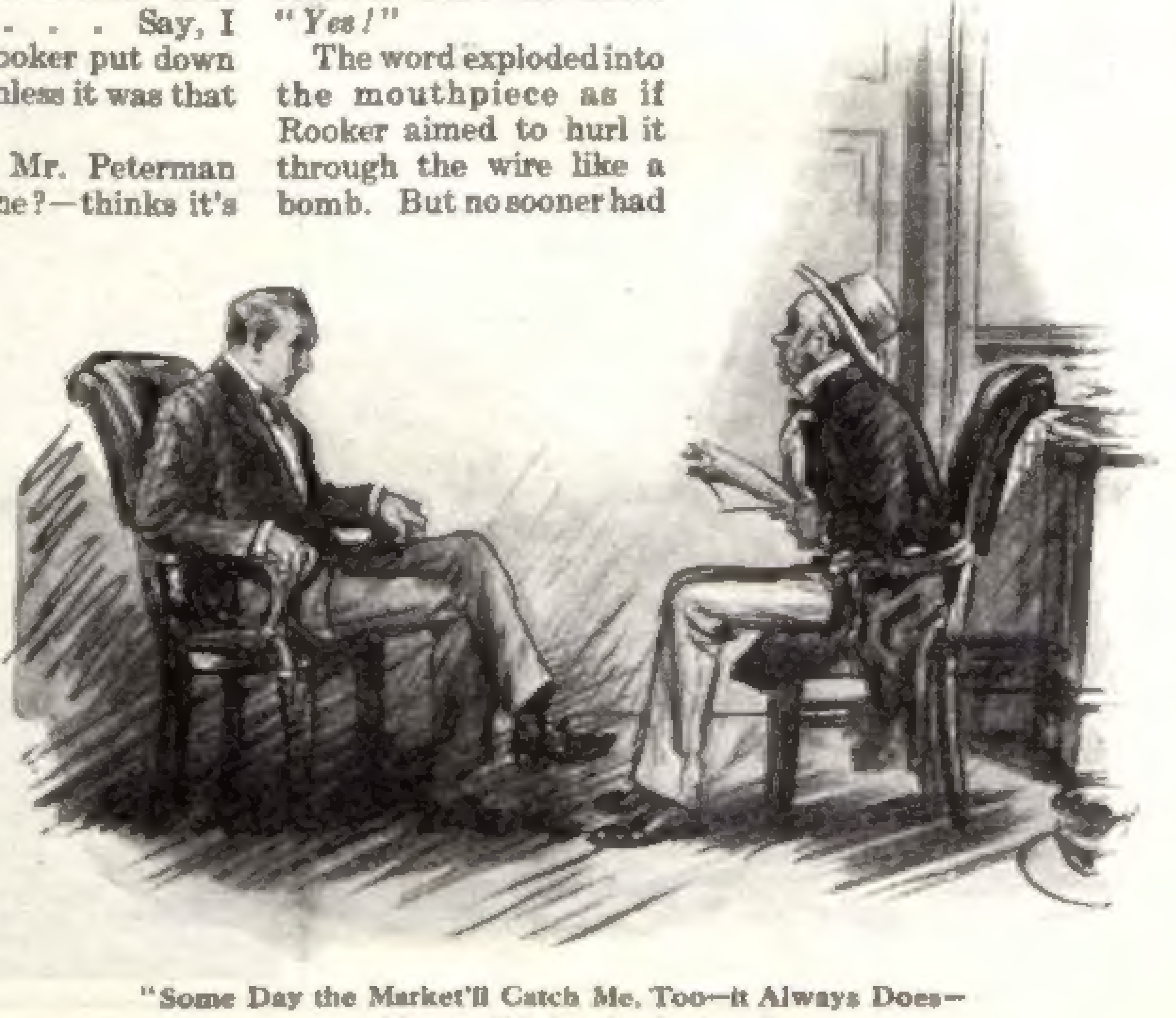
But what possible connection there might be between red wheelbarrows and a gold mine Hoppy was not yet to learn. A slight commotion followed, the sound of a heavy fist thumping emphatically on a desk lid. "Look here, Williams," cried Rooker, in a tone that may have been jocose, but was none the less insistent, "if you don't clear out I'll have a porter chuck you through the window."

That seemed to end the colloquy. Williams arose, grumbling profanely, and Hoppy heard him slam the door behind him with a last, surly insult. "Ahr, fade away!" retorted the senior partner; and then after a brisk snort or so, a muttered exclamation, there was silence in the adjoining room.

Apparently, Rooker's temper was not improving as the days went on. "Needs rest," thought Hoppy; "needs a good, long rest. Or—or—I wonder ——" Then he pulled out a memorandum slip and stared at it. "Twelve thousand dollars—Tobacco 6's." With a sudden decision he crumpled it in his hand and walked into Rooker's private office.

As Hoppy entered, the telephone at Rooker's elbow rang noisily. "Oh, the devil!" grumbled the senior partner, and snatched the receiver from the hook. "*Yes!*"

The word exploded into the mouthpiece as if Rooker aimed to hurl it through the wire like a bomb. But no sooner had



"Some Day the Market'll Catch Me, Too—it Always Does—Always Catches its Suckers" he said it than he leaned forward alertly, dragged the telephone toward him, and looked around with uneasy eyes. Hoppy, however, had turned his back.

"What say?" demanded Rooker, thickly though politely. "Oh! Oh, yes! Why, how do you do? Yes, I can hear you perfectly."

While the distant voice addressed him from the wire's other end, Rooker's head turned until his eyes were on Hoppy's back. "Yes. . . . Oh, to be sure! I remember"—and then—"Just a moment, please, won't you?" Placing his hand over the mouthpiece, Rooker called to Hoppy. "Say—ah—why, Hopkins; what was the last bid and ask on—on—oh, yes!—why, on Typefounders preferred?"

Hoppy looked at him blankly. "Really, I couldn't say," he answered baldly; "the stock's been inactive for weeks."

Rooker gripped the mouthpiece a little tighter in his hand. "Find out for me, won't you? This party on the wire's got an odd lot to trade."

As Hoppy closed the door behind him Rooker spoke into the telephone with a quick and half-whispered carefulness. "Excuse me, won't you?" he asked, his eyes on the door through which Hoppy had departed. "Now about the twelve thousand dollars we were to invest."

He paused long enough to wet his lips. "You know, I owe you an apology. I forgot all about it, ma'am. Yes, I've been so frightfully busy, you see. Oversight on my part. I should have sent them up ten days ago. . . . What say? Yes, I remember—Tobacco 6's. What? . . . This afternoon, you say? Why, I'm awfully sorry, Mrs. Deane, but your son, Hopkins, has just left for the day. . . . . Yes. Oh, no. Good-by, ma'am."

Hanging up the receiver, he sat back, his eyes staring fixedly before him. "Ummmh!" he muttered to himself with a deep and thoughtful intonation; and so he remained, a dull, rancorous glitter burning in his eyes—musing absorbedly until Hoppy's return awakened him.

"Well?"

"Ninety-three bid and five asked," answered Hoppy. "There seems to be nothing doing, as you can see."

Rooker stared at him fretfully. "*Hey?* What you talking about, anyhow?" he snapped.

Hoppy, though a little startled and confused, only slightly raised his eyebrows. "Why, the chap with the Typefounders preferred. You asked me for a quotation."

The sullen eyes dropped uncomfortably; they were a little abashed now, and by no means so domineering. "Yes, yes—so I did. I forgot. He said he'd call up tomorrow," responded Rooker, emitting a laugh that wound up in a cackle.

Hoppy's eyebrows again raised themselves. "Mr. Rooker," he laughed quietly; "that's twice I've caught you napping today. You need a vacation—a good, long rest."

The senior partner managed somehow to wry his features into a grin, though it was plain he was not feeling merry. "Caught me napping, eh? Hah! Hah!" he laughed; "you don't mean it?"

Hoppy laughed, too, as he answered him. "Mother sent you a check ten days ago—twelve thousand dollars, to reinvest in Tobacco 6's—and you forgot all about it. Yes, you did!" chuckled Hoppy delightedly. "You just deposited it to the firm's account, and then—why, don't you remember? I was going to telephone the order to Burke, but you said you were going up to the Board to see him: you'd tell him yourself when you got there. Well, you just forgot all about it!" chuckled Hoppy again.

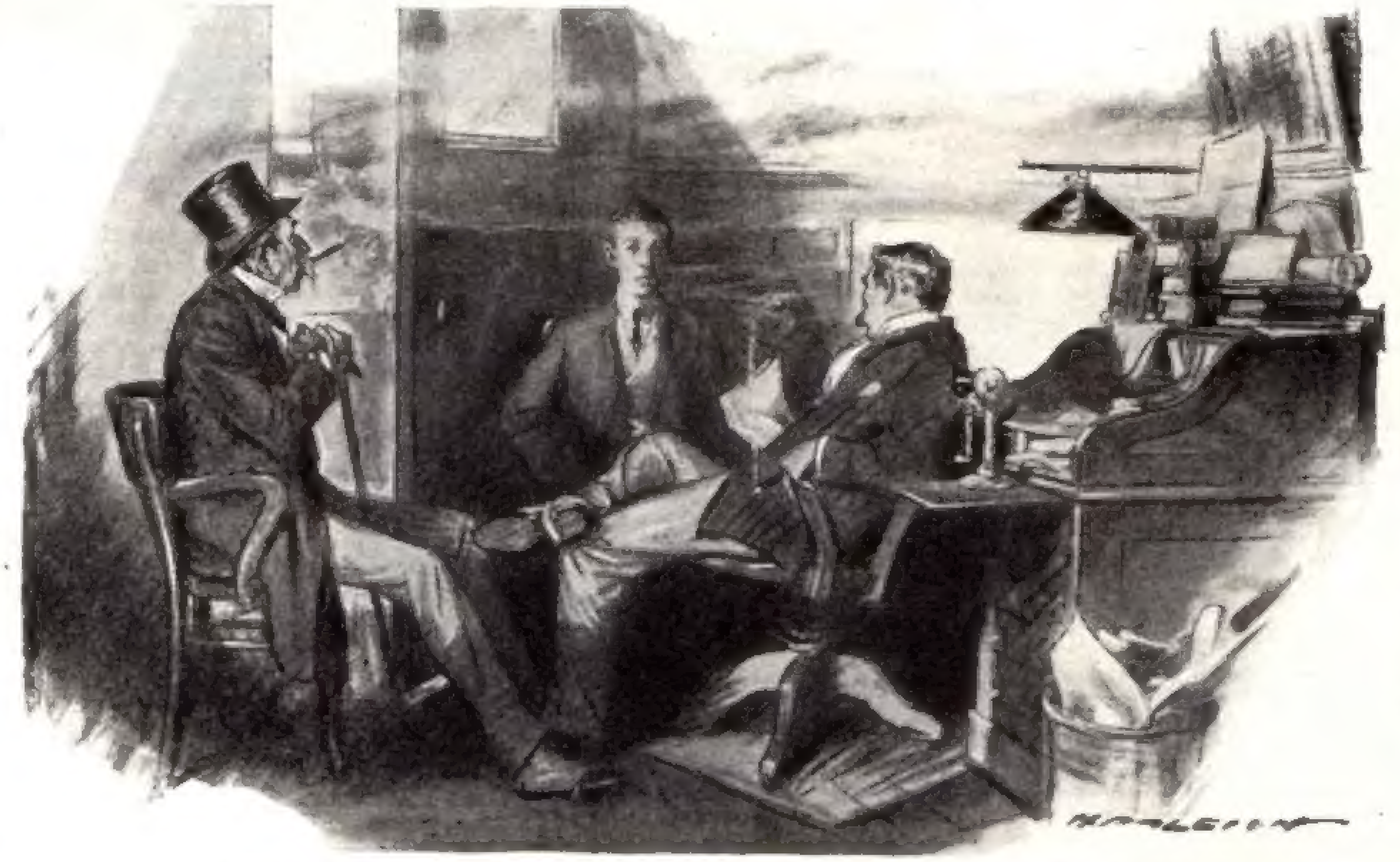
"By jingo!" Rooker leaned back abruptly, his widening eyes and rounded mouth expressing every detail of a vast though whimsical chagrin. "By jingo!—darned if it didn't clean slip my mind!" Then he slapped himself heartily on the leg, and burst into a gale of merriment. "But say!" he cried, as soon as he could catch his breath; "ain't it a wonder your Ma hasn't thought of it? Yeh! that she hasn't rung me up on the 'phone?"

Hoppy nodded smilingly. "Yes!—isn't it? Mother's been so busy herself, though, that I suspect she's forgotten—afternoon teas and calls and that sort of thing. But don't you worry about her Tobacco 6's. I can have the order filled myself."

Again Rooker burst into a laugh. "Afraid to trust me, eh?" he tittered, and clapped Hoppy on the back. "Now don't you bother—I'll promise not to forget." His eyes, nearly always evasive and alert, wandered furtively to the clock. "Besides, you can't buy them now; the Exchange closed four minutes ago. I'll see myself that Burke does it in the morning."

Hoppy made no effort to press the matter. Turning his back on him, Rooker began rather pointedly to ruffle the papers on his desk. "You going now?" he asked, and then added abruptly; "sorry to be so busy." In more ways than one, it was a curt dismissal; and with a slight lifting of his eyebrows Hoppy turned on his heel.

As the junior partner departed by one door, Sunset Burke came in—or rather blew in—at the other. He was a big, heavily-built young fellow, fat-faced, overdressed and aggressively hearty. One looked at him and wondered whether it was from his habitual smile or from his staring red cravat that he had won the soubriquet of Sunset. But now at the first glimpse of Rooker's face—at the first view of Rooker staring after Hoppy, the smile died suddenly, and in its place arose a shadow of grave and unmistakable disquiet. "Easy there! easy!" he admonished under his breath; "I've warned you to quit that, Hink."



"Hoppy!" Said Rooker, "It's the Biggest Ever—the Biggest Killing the Street Ever Saw!"

For in Rooker's dull, sardonic eyes—in the man's lowering brow and the momentary gleam of one bared, yellow tooth, there was something so inexpressibly overt and alarming that the floor member was to be excused for his concern. "Say—you want him to take his marbles and go home to mother? We'll be left with our little shoestring if you don't watch out!"

Sunset stood looking down at him in wonder. "What's eating you, anyway," he demanded, aptly if inelegantly. "You've got on the worst grouch I've seen in a dog's day."

But Rooker's ill humor was of too great a depth and moment to be cast off easily. Tugging forcibly at his collar, he jerked his head for Sunset to come nearer. "Say—you'll have to cover part of the stuff Bullheimer & Co.'s carrying for us," he growled sullenly. "Twelve thousand dollars' worth."

The fat man stood up with a jerk. "Twelve thousand!" he exclaimed, outraged. "What you trying to give us? You can't pull down twelve thousand out of our margins and not knock the account in the eye."

But, nevertheless, there appeared to be a vital reason why they must—a reason as clearly apparent to Mr. Burke when once his partner had expressed it. "Oh, I know it'll do that," said Rooker gloomily. "It'll knock it in the eye, all right. That old hen called me up about her bonds just now; and the Gussie boy got wise besides. I c'd only stand 'em off till tomorrow—and had hard work to do it, too."

Sunset's rising air of dismay had by this time entirely clouded his fat and usually placid face. "*Phew!*" The long and deeply-breathed exclamation significantly voiced his disgust. "Called you, did she?" he exploded. "Well, of all the low-down, measly luck! I sure thought we c'd hang on to that money for a month, anyhow. Kinder queer, ain't it?" added Sunset, breathing thickly.

Rooker nodded moodily. "Yeh! she wanted me to send up the bonds right away—tonight. I had to tell her the boob had gone for the day. Then right on top of that, Mamma's boy blows in and throws the hooks into me for forgetting—for *forgetting*, d'you hear? As if yours truly'd forget twelve thousand for as far as you c'd heave a cat by the eyebrows! *Me!*" Grunting in disgusted emphasis of his own mixed figure of speech, Rooker slouched down in a chair. "Tells me I need a rest—hmph!—says I'm tired, you know—and stands there grinning like a ready-made clothing sign."

Burke listened to him with a close and anxious attention. "Yep—hurts like the dickens, doesn't it?"

But the feeling comment passed unnoticed. "Say," demanded Rooker suddenly; "what happened to the orders the boob 'phoned you today?—those dope trades out of the customers' room?"

Sunset was still abstractedly gazing at him. "Those? Oh, yes. Why, I filled all the short sales, and—let me look." Reaching into his breast pocket, Sunset drew out a memorandum. "Yeh! Then I matched four hundred Reading and one hundred and fifty Annie. That left orders to buy a hundred Katy, a hundred and fifty Rubber, five hundred Reading more, and that pike trade on fifty Wabash."

As Sunset called off the figures Rooker jotted them on the pad before him. "Makes five hundred and fifty shares in all, doesn't it—counting the Reading as half shares?"

Sunset grunted affirmatively, and Rooker went on figuring. "Yes—that's right," he announced. "What did you do with the orders to buy?"

"Me?" Sighing profoundly, Sunset crossed one fat knee over the other. "Oh, just the usual thing. I coppered the outfit—stuck 'em in my pooch, and went out and had one on the house. Say," he added with a grim effort at pleasantry, "if we keep on bucketing business this way you'll have to send up a hogshead for the overflow." But this mistimed humor having spent itself flatly, the fat man resumed his former air of concern. "Look here, Hink," he suggested anxiously, "you don't think they've tumbled, do you?—the Willie boy and his Ma? If they've found out we're bucketing trades and using the money with Bullheimer, why ——"

The recurring disquiet in his partner's mood seemed to fill Rooker with a new and more profound disgust. "Ahr, shucks!" he growled, throwing down his pencil; "you make me weary! What's riling me is to sit here with my hands tied, when if we had the cash we c'd make a killing. Sunset! haven't you any ideas in that fat head of yours? Why, this market's going to drop like a Mick off the roof of a skyscraper! I c'n see it coming, and we've just got to get the money to play it!"

Sunset, so far from resenting the attack on his brain powers, only nodded gloomily. "Don't I know it?" he grumbled helplessly. "But where's the *mazuma* coming from? I haven't a gold mine in my hat, have I?"

A gold mine? Rooker's eyes leaped with an answering light, glinting in response to the term that before had roused in him only derision and contempt. A gold mine! "Hold on, Sunset," he muttered eagerly, and scrambled to his feet. "Wait! let me think, won't you?" With nervous strides he began beating up and down the room, thoughtfully tacking to and fro, while his partner stared after him in fat-faced, dull astonishment.

"Say! what's biting you?" the obese Sunset asked suddenly, in that happy, periphrastic way of his. "You ain't going bug, by any chance?"

Rooker made one last, quick board to windward, wore away, and then with the sheets eased and a figurative bone in his teeth he came pounding back to the starting line. "I got it!" he croaked exultantly. Dropping into the pivot chair with a sudden jolt, he leaned forward to tap his partner on the knee. "Sure I got it now!" he gurgled, snapping his heavy, knotted fingers with elation. "Say! Bull Williams was in here today, and he brought a gold mine with him. A *gold mine!*—do you hear?"

Yes; Sunset appeared to hear. But, so far from echoing his partner's excitement with any emotion of his own, he leaned back and peered at him derisively. "Hink," he observed after a pause, "it's my poor, little opinion that trouble's worn on you. A gold mine, eh? You've gone and got bats in your belfry!"

Upon saying which, Sunset pulled a cigar from his pocket, slowly bit off the end, and then, with his eyes still on Rooker, thoughtfully struck a match. "A gold mine! Where, Hink? Back of the Metropole? Back of Broadway and Forty-second Street in some wireless wire-tapper's back room? In bed with a sick and dying mining engineer? A *gold mine!*" drawled Sunset, and dolefully clucked his tongue.

Rooker swore softly beneath his breath. "But you don't understand—you Dutchman—you lunkhead!" he growled, savagely resentful of his partner's playfulness. "It ain't that kind of a gold mine!"

"That's what they all say," observed Sunset oracularly, and calmly went on smoking.

Rooker again, so far from appreciating the value of a fact he himself had once laid down as an axiom—Rooker once more made a gesture of wild impatience. "You listen to me!" he rumbled, his jaw outshot and his knotted, thewy fingers forcibly gesticulating. "I'll make you see it now, if you're not too fat in the head. Listen!"

And as Rooker talked, jerking out the words with a fierce and compelling directness, an air of comprehension began to dawn slowly on Mr. Burke's clownlike features. "By gringo!" he muttered. "By jumping, jiming gringo!" Admiration, too, stood out upon him; he stared at the senior partner with gasping, open-mouthed wonder, as if Rooker in his disordered wits had approached closely to the genius of divination. "By heck!" he began; and then with a rather sudden, comical reversion, Mr. Burke's chin dropped, and dismay, like the curtain of a cloud, spread over his damp and working features.

Rooker saw it at once. "Well?" he demanded.

"I was thinking," almost whimpered Sunset—"I was thinking—why, what if the red wheelbarrow man wouldn't stand for a deal like that?"

His partner, chuckling glibly, reached over to the telephone. "Sunset," he observed whimsically, "as soon as you're out of the First Reader I'm going to give you a nice, red apple." Then he laughed nonchalantly. "Hmph! d'you think any friend of Williams does business from a sanitarium?"

"How?" inquired Sunset dully.

"Oh, I guess that wheelbarrow man ain't in it just for his health!"

Then he took the receiver from the hook. "Get me Mr. Williams at the Brickdorf," he called to the private operator. "I'm in a hurry, too."

Hoppy, contrary to his partners' settled impression, had not departed for the day. Instead, he had gone no farther than the customers' room; for on his way out his eye had chanced on little Mr. Peterman hedged behind an evening newspaper.

"Why, hello!" exclaimed Hoppy; "not waiting for any one, are you?"

Mr. Peterman shook his head. "Just hadn't anywheres to go."

Across the room, the two quotation clerks had marked in the day's movement of prices—"highest," "lowest" and "the close"—and now were stacking the pasteboard number cards in the cases. In a few moments their work, too, would be finished for the day; and aimlessly eying the bare expanse of board, Hoppy drifted across the room and dropped into a chair.

"Nowhere to go?" he echoed carelessly. "Why, I thought you had a family?"

"Sure have I!" answered the little man. He dropped his paper to his knees and thrust back his hat from his eyes. "I got a wife and two kiddies—two young girls, you know. Only Jennie and Nell are always taking music in the afternoon—and then the old lady wouldn't know what to make of it if she saw me knocking around the house all day."

Hoppy nodded vaguely, in his face the blank expression he wore invariably when he didn't quite understand. "You—ah—don't like to go home?" he asked hesitatingly.

Mr. Peterman grinned queerly. "She thinks I've got a job here—in Rooker, Burke & Co."

"And she doesn't know you gam—I mean, speculate?"

"Oh, *gambling's* the word," corrected Mr. Peterman cheerfully. "Nope. I've never let on to her. She believes this Wall Street game's just rotten. It'd break her all up if she knew I bucked it."

Hoppy gazed at him queerly, filled with wonder at the little man's unabashed frankness. "She thinks it's rotten—and yet—Mr. Peterman," ventured Hoppy earnestly, "why don't you—ah ——"

"Why don't I give it up, eh?" Mr. Peterman laughed lightly as he supplied the words. "Say," he observed quickly, "ain't that kind of funny talk from a fellow that's in the biz?"

But, with a faint color rising beneath his skin, Hoppy evaded the pointed thrust. "Why don't you, Mr. Peterman?—if your wife doesn't like it, why don't you?" he persisted, but so gently that the little man laughed good-naturedly.

"Why don't I? Oh, I dunno. Guess it's 'cause I can't do anything else."

But the answer fell short of appeasing Hoppy's curiosity; a man of Mr. Peterman's years and apparent wiseness must have some qualification that would help him in a more worthy occupation.

"Why, you see," explained Mr. Peterman, still cheerfully, "every one knows I play the market—all but my old woman and the girls, anyhow," he added, a little sheepishly; "and that sort of a thing doesn't go when you're not your own boss. I learned so when they first tumbled to me—that time I lost my old job."

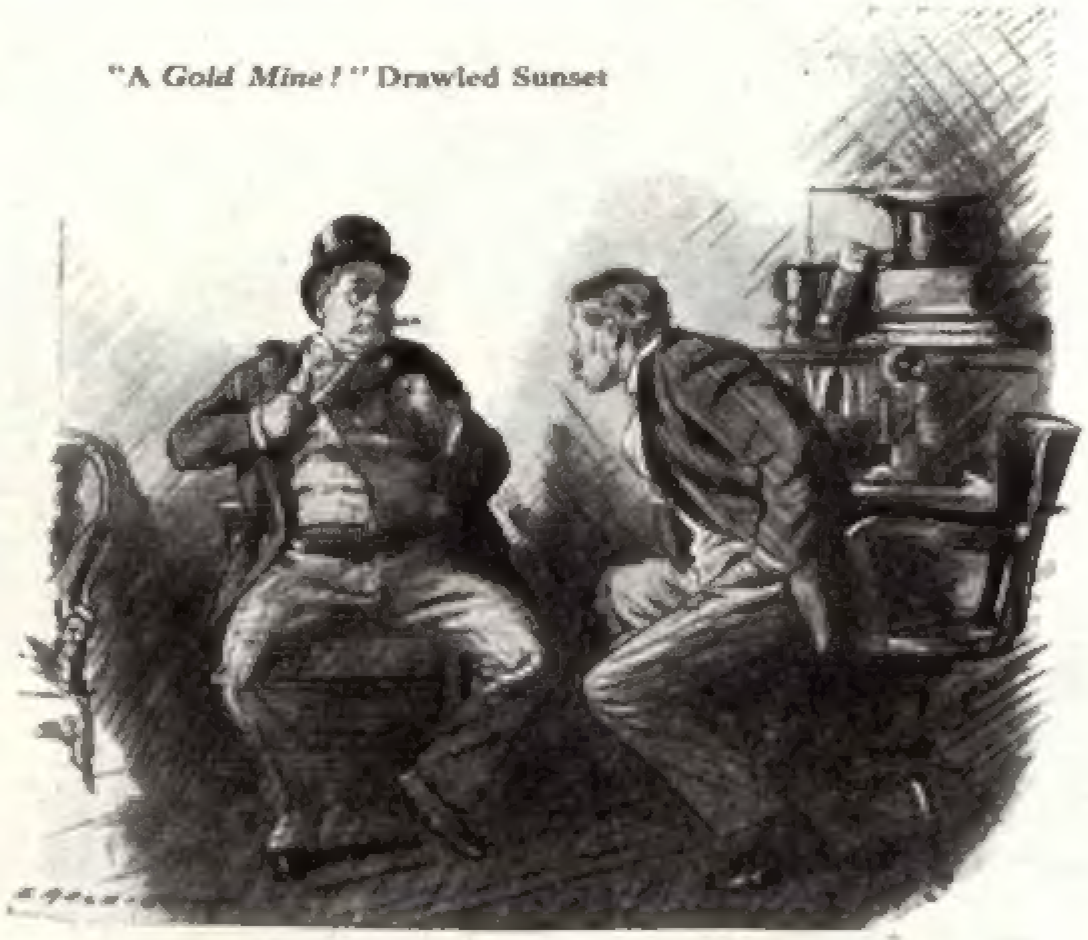
It seemed to Hoppy that behind these vague allusions, behind the little man's chirping and semi-facetious references, must lie a tale—a grave and vital history, perhaps. It was a thing he cared to hear, so he waited.

"Oh, there ain't any story," Mr. Peterman added carelessly; "I was cashier in an up-State bank, and ——"

"Oh!" gasped Hoppy, as if dismayed by a confession. But Mr. Peterman looked at him soberly. "Don't you worry!" he admonished clearly; "I never laid my hands to a cent that wasn't mine. Only I had the gambling fever in my blood, and that did it. They chucked me when they found it out—got afraid I'd play their own money."

There was a sense in Hoppy's mind as if, for the very first time in life, he touched the bare skin of things as they are: as if, helplessly innocent, he caught one brief glimpse of a world's naked, sordid reality. "And you can't give it up? You love it too much?"

Mr. Peterman thrust back his hat, thrumming its stiff brim momentarily with active, nervous fingers. "Just *hate* it!—loathe it!" he announced, and smiled pleasantly. "Some day the market'll catch me, too—it always does—always catches its suckers. I'll be wiped out, and then the old lady and the girls'll have to move out in the street, and—Oh, well!" laughed Mr. Peterman philosophically.


"A *Gold Mine!*" Drawled Sunset

Hoppy breathed deeply, his lungs distended as if he snuffed some light and vaporous intoxicant. "It *is* rotten! he murmured. "As rotten as your wife thinks, Mr. Peterman!" Then he paused amazed, for his listener had reached swiftly to grip him by the arm.

"Then why are *you* in it, Son?" shrilled the little man, a hot and unexpected fervency shaking him from head to foot. "*Why?* I ask you! *I'm* in it because I can't help myself; but *you!* Oh, I know about you, my boy. You've got money—or your mother has, anyway; it's just the same, aye!—just the same with you and a lot of other young sports. Yes!" He was white now in his earnestness, his transfigured face glowing with an almost noble eloquence—transformed, indeed, from that apish, truckling zany who had cut his capers and cried his feeble witticisms for the amusement of the customers' room. "Oh, I know you—you and your kind! I've seen you kiting uptown in your big machine and swelling about in your fine clothes and looking as if you owned the earth. Yeh!" he choked wrathfully; "and you'd turn up your nose at men running a straight game like Canfield's or Kelly's—you—my soul!—you, who're playing us with stacked cards and loaded dice! Why, damme! you're only ——" But with a startling gasp Mr. Peterman silenced himself, his eyes leaping fire, waning suddenly. "Hunh!—me, oh, my!" he croaked, half hysterically. "What am I saying, anyhow? Gee! yawping like a hayseed parson who's been seeing things at night!" Laughing hoarsely, he cast a furtive glance at Hoppy, as if to measure the effects of his outburst. "Say! forget it."

"Listen," said Hoppy, and he laid a hand on Mr. Peterman's not too tidy sleeve: "you're right—and I know you are. All you say is true—every word of it. I've been learning since I came down here ——"

A low laugh from Mr. Peterman cut him short. "Ahr, what's the use?" grumbled the little man, and therewith clapped to his opinion a bit of the dry philosophy always current in Wall Street. "What you don't find out ain't going to hurt you!"

"No," answered Hoppy, shaking his head; "you're wrong there. I wanted to know—to find out about it—and I think I have. Yes, I've learned—and now I'm ready to quit it."

Mr. Peterman slapped himself, chuckling buoyantly. "Say! and you came to a good old school to learn. What you don't find out in Rooker, Burke & Co.'s ain't worth knowing, I guess." Then he peered sharply into Hoppy's face. "You going to quit here?" he whispered cautiously.

The two quotation clerks had gone. But for themselves, the room was vacant, though beyond the glazed door of Rooker's office a steady hum of talk droned unintelligibly. Hoppy arose from his chair. "Yes—though I hope you won't speak of it," he answered frankly, knowing somehow that the frankness was not misplaced. "As soon as I can get straight here—settle my affairs, you know—I'm going into the bond business, I think."

"Bonds?" repeated Mr. Peterman, nodding. "Yep! they're all right—nothing crooked about bonds, is there? Gee!" he added wistfully; "I'd like to have a chance like that—to get into something on the level. Then I wouldn't have to flimflam the old lady and the girls—to give 'em a steer about my job."

Hoppy, watching him quietly, had picked up his big fur coat and was slipping his arms into the sleeves. There was the same old shyness in his voice when he spoke again.

"Come uptown with me, won't you?" he asked, smiling diffidently. "I'll give you a lift, if you like."

"In the big machine—the new one your Ma just gave you?" Mr. Peterman, after a brief, astonished stare, snatched up his coat and rakishly tilted his hat over one ear. "My, but Ma's good to you!" Hoppy overlooked the unmeant impertinence, and led the way to the curb. "Say! darned if you ain't a decent young cuss, after all," added Mr. Peterman, as if the fact had but just been revealed to him. "I got something I want to ask, you know. Did you ever learn any bookkeeping up at that college of yours?"

"Bookkeeping?" Hoppy wrinkled his brows in amused astonishment. "Why, no, Mr. Peterman!—why do you ask?"

Instead of answering directly, Mr. Peterman, after an artful yawn, looked up at the sky. "Clouding up, ain't it? Oh, why nothing!" he answered vaguely; "only if you're wise to bookkeeping and look in the books now and then, sometimes you c'n tell what's in 'em."

A fortnight passed—days of a listless, soggy market when the entire list hung suspended, torpidly swaying back and forth with only fractional changes in the values. In every brokerage office a row of disgusted, dreary-eyed customers lined up before the board and prayed urgently for a sign—something to give them action, whether it were a rise in prices, or a sluicing, downward plunge of the already overinflated securities. A "traders' market" it was called; and, gloomily submerged, the horde of impatient dabblers sat and watched, sensing only obscurely the warfare that waged doggedly beyond their ken: on one side the fight to hold up prices; on the other, the slow, heavy effort to overturn and ruin before the enemy could unload.

But in Rooker, Burke & Co.'s, apart from that reigning dullness of the customers' room, there was an air of pleasing, busy activity. Rooker's former grouch had vanished; he had become, instead, uncommonly civil and responsive; and now, with a rousing geniality, free and unforced, he sought to cheer up the discouraged ones. "Hello, Peterman," he roared; "how's the market moving?"

The little man looked up carelessly, stared at Rooker and then as carelessly answered him. "Moving, eh? Oh, sideways, I guess!" Even the more solemn of the customers joined in the laugh that followed; but Mr. Peterman, who was usually the first—and often the only one—to guffaw at his own witticisms, now turned away with a scowl. Indeed, after Rooker had withdrawn himself heehawing noisily, he climbed down from the stool and, turning his back on the others, morosely buried himself in a corner.

It was there, a half-hour later, that Hoppy found him, idly absorbed in nibbling his fingertips. "Say, Son, what's doing, anyhow?" After the question, Mr. Peterman jerked his head meaningly toward Rooker's door, and followed it with an ill-natured scowl. "Got something up their sleeves, ain't they?" he drawled with added peevishness.

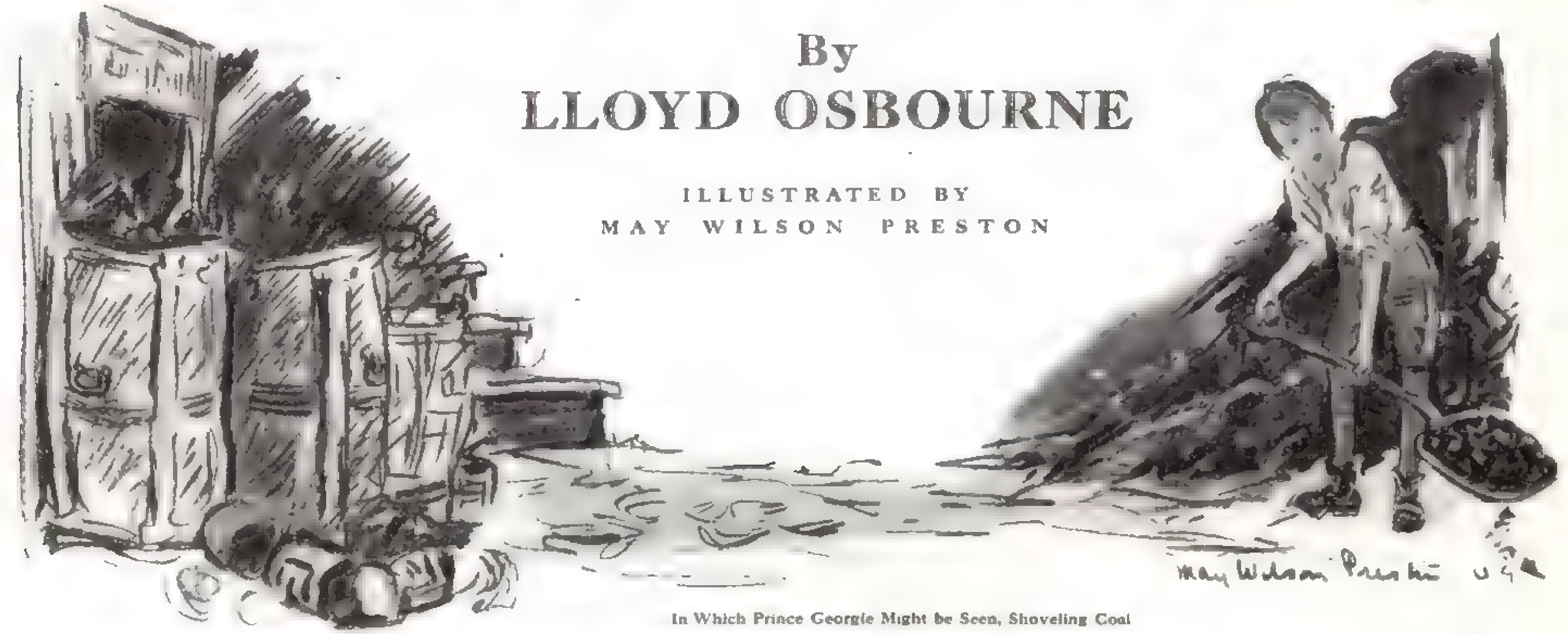
"Why, how?" asked Hoppy, somewhat bewildered; though, now that he was asked, he recalled he himself had been vaguely conscious of something in the air. "Up their sleeves? I don't think I follow you."

(Continued on Page 40)

The Thousandshoootinairgin

By
LLOYD OSBOURNE

ILLUSTRATED BY
MAY WILSON PRESTON



In Which Prince Georgie Might be Seen, Shoveling Coal

IN A WORLD where everything is relative Mrs. Van Rensselaer Trout would probably have turned giddy and been overcome with an awful airship feeling had she ever dared glance down so far as to see a tiny human speck named Mrs. Beaugirard, living in a forty-thousand-dollar house on Sixty-eighth Street, just around the block from Central Park West. Mrs. Beaugirard, from *her* rung of the social ladder, would—and did—suffer an equal vertigo and the same all-gone sensation at the vast gap that separated her from a beloved daughter, who, at the call of Harry J. Parks, the most obscure of hack writers, had consented to share his life and his meager fortunes in a Third Avenue flat. From this again there was a precipitous descent of about a thousand miles to the basement beneath, a place full of garbage cans, and heaters, and old bottles, and drafts, and indescribable squalor, litter, straw and discarded packing-cases, in which Prince Georgie might be seen, shoveling coal, or breaking up kindling wood, or pulling with all his little strength on the hard dumb-waiter ropes.

You might think it a strange spot in which to find a Prince, and so it had better be explained hurriedly that he hadn't been born a Prince, but had been created one—just as in Europe they manufacture aristocrats today, when King Edward, for instance, touches some big-wiggy old fellow on the shoulder, and says, "Rise up, Sir William Whatd'yecallem," with the accent on the "Sir." It was a queen, moreover, who had raised little Georgie to this lofty rank—the sweetest, dearest, prettiest, dark-eyed, girlish queen in the wide, wide world, though all the kingdom she had was in a man's heart, and limited, more by financial than political necessity, to five small rooms, kitchen and bath.

It was Mrs. Harry J. Parks who, in the recesses of that cramped apartment, was known as Chumdarling (just as *he* was named Oldsweetie when once the door had closed him *in*)—yes, it was Mrs. Harry J. Parks, who had gradually grown acquainted with Georgie through the medium of the dumb-waiter shaft, and had successively referred to him as "the janitress' child" "that poor little mite"—"that nice little boy" "that nice little Georgie"—"that darling little Georgie"—till, finally, he was promoted to be Prince Georgie, with all sorts of dazzling privileges and powers.

His last name was Tooorner, and it came with such difficulty out of his little, cherub mouth, and with such facial labor and contortions that it was months before Chumdarling learned that it was spelled T-u-r-n-e-r. But by that time it had set so unalterably into Tooorner that it stayed Tooorner, at least as far as the four-flights-up family was concerned, which, needless to say, was the Oldsweetie and Chumdarling establishment.

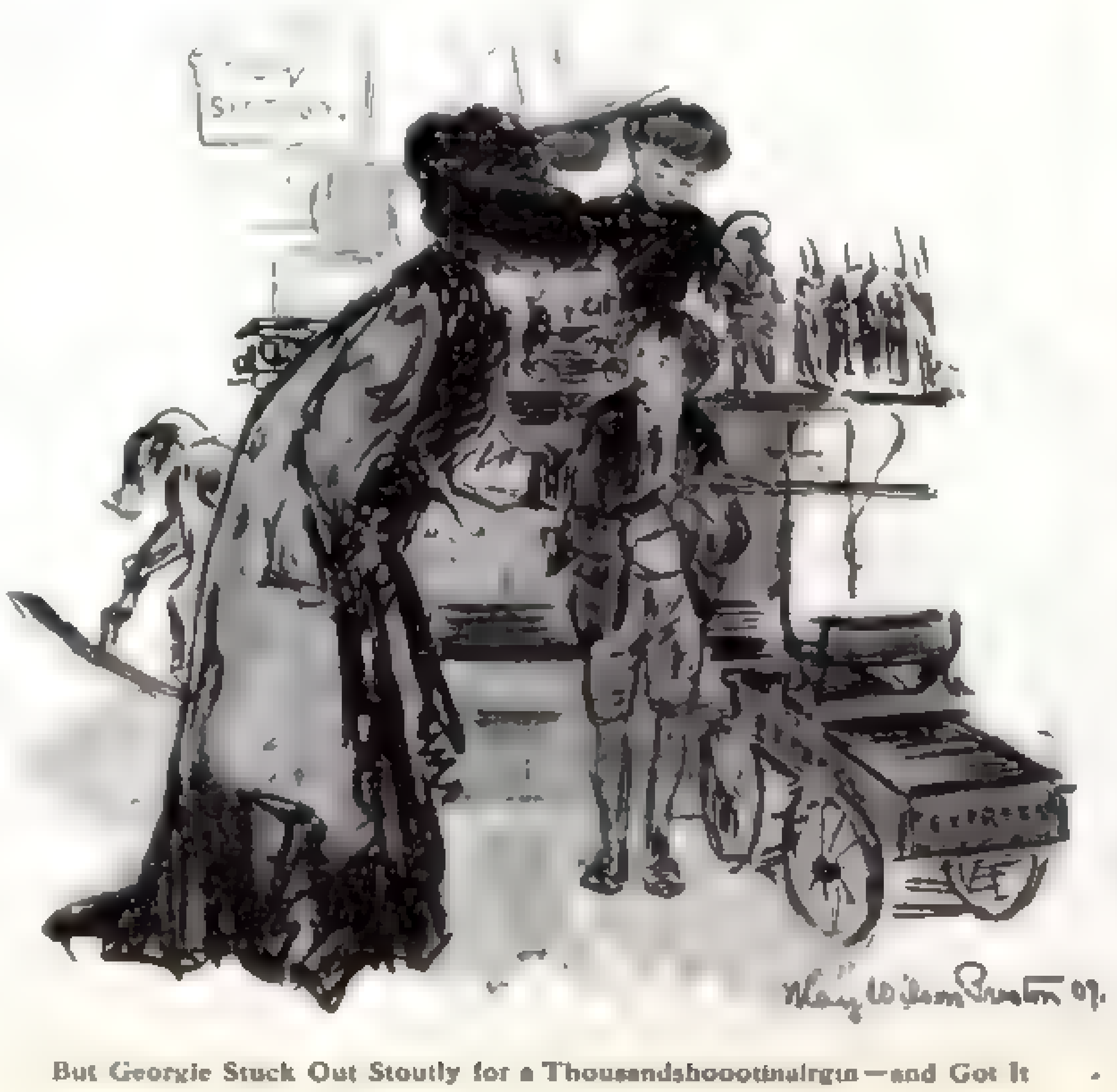
Mrs. Tooorner was not his mother, as you might have thought, but an Aaaunt, and a terribly wasted, haggard, crazy-haired, staring-eyed Aaaunt, who was subject to "spells." The only antidote that seemed good for this mysterious complaint was what she called "a drop of the crayture"; though whether she overdid the doses, or was mistaken in its curative properties, it did not seem a crayture to be widely recommended for spells, as its effects were stupefying in the extreme, and led to her spending long days in a frowsy bed, while Georgie, who even at the age of eight knew what being "put out" meant, strove with all his little might, and an anxiety pitiable to witness, to keep up steam, empty the garbage cans, sweep the stairs and front hall, polish up the brass letter-boxes in the entry, and, incidentally, go to school. He lived on any scraps he could get, and was a pale, smudgy child of a prematurely thoughtful air. His father and mother were dead, having failed to achieve that "economic independence" on which writers of Political Economy always lay such stress, and had retired unobtrusively from a social system to which they had been unable to adjust themselves, either to their own or anybody else's satisfaction.

Beneath his grime Prince Georgie was a pretty little fellow, with the bluest and roundest of blue round eyes, and thick, clustering, fair hair, and an extreme willingness to do anything he was asked that served as a substitute for manners. He was imaginative, too, and able to transfigure, with baby romance, the harsh and deadening realities that surrounded him. There were Indians lurking under the steps of the L; across the Avenue, in old Mike's coal, ice and wood cellar, was an "orful bear"; and on foggy nights when the horns boomed on the East River, and the blinded steamers felt their way through the gloom, little Georgie knew it was pirates, coming up full of Ginneys and guns to murder everybody in their beds.

Oldsweetie used to shake his head, and say the boy was sure to grow up an author, and, by and by, would marry a lovely young lady who otherwise might have become a Mrs. Gas Company with a palace on Fifth Avenue, and drag her down to the depths—Oldsweetie being given to such lugubrious slurs on authors, almost as though he liked being slapped and pinched and hair-pulled by Chumdarling, which always happened when he depreciated himself and belittled a profession that cost him his eye-teeth in postage stamps. Oldsweetie was not one of those authors whose name flamed on the covers of magazines, but was apt to be anonymously implied in the "and others" at the tail of the list of lions. His manuscripts were given to traveling a great deal, and often came back to Third Avenue to roost before finally perching, as spent as land birds blown out to sea, on some friendly editorial mast.

It must be admitted that Oldsweetie was much more fanciful and delightful in his life than in his books. He, too, had that transfiguring ability we have noted in Prince Georgie, and colored the commonest things with rainbow hues. He loved Chumdarling devotedly, and Chumdarling loved him, and no other sublunary concerns seemed worth worrying about. No, he never worried a bit, nor did his gay, intrepid girl-wife; and the little white birds might return, all bedraggled and demanding fresh stamps, without costing the pair more than a temporary pang. They kept their money on a wonderful plate they had picked up in an Italian restaurant, where you could get a whole dinner, including a bottle of liquid fire, for thirty-five cents. This plate was called the Tiger Trust Company, from the animal that was only too often visible beneath; and it had the advantage of simplifying accounts, and reducing the heartrending and often faulty process of addition to the simpler method of "just looking." There was a bowl also, which silted up with pennies like a harbor before it got a Government appropriation, and this was Amalgamated Copper, which acted as a shock-absorber under the worst jolts of fortune.

Off the sitting-room, and with its own separate entrance to the hall outside, was a bedroom, which, while it went with the flat, occupied such a detached relation in regard to it that it was the custom to rent it (with breakfast included) for ten dollars a month to a Boarder. The matter is stated in this general way, since all the flats, in all the houses, for a whole mile of the Avenue, were exact duplicates of one another; and consequently there was a mile of Boarder,



But Georgie Stuck Out Stoutly for a Thousandshoootinairgin—and Got It and five of him in each house superimposed, one boarder on top of another; and every morning that mile-five-high of Boarder had their "included" breakfast; and on every first of the month the same mile-five-high of Boarder was requested to make a settlement, which, it is regrettable to state, the mile-five-high of Boarder was often very backward, not to say unwilling, to do.

Oldsweetie and Chumdarling, on originally coming into the apartment, had inherited a Boarder from the previous tenants. He was a terrible, lame, red-bearded, silent Boarder, of a scowling and formidable appearance, whose breakfast was pushed in to him, more as though he were a gorilla in a cage than a human boarder in a bedroom. He slept all day, and only seriously came alive at night, when he would stumble down the stairs, holding to the banisters and walls like a great, snarling crab, and tap, tap, tap away into the darkness. Oldsweetie began to think he was not a proper Boarder at all, but a Porch Climber, and at the end of the month ordered him to leave—which was what the previous tenants had never skirmished up the nerve to do—nor could they be blamed, considering the ferocious way the Boarder took his dismissal, and the horrible imprecations he used, and his declared intention of cutting Oldsweetie's liver out before he left—which was only checked by Chumdarling blowing a police whistle from an open window, and rousing a fire engine, an ambulance, a hook-and-ladder company, two cops and fifteen thousand of the proletariat before the blood-curdling process had much more than started.

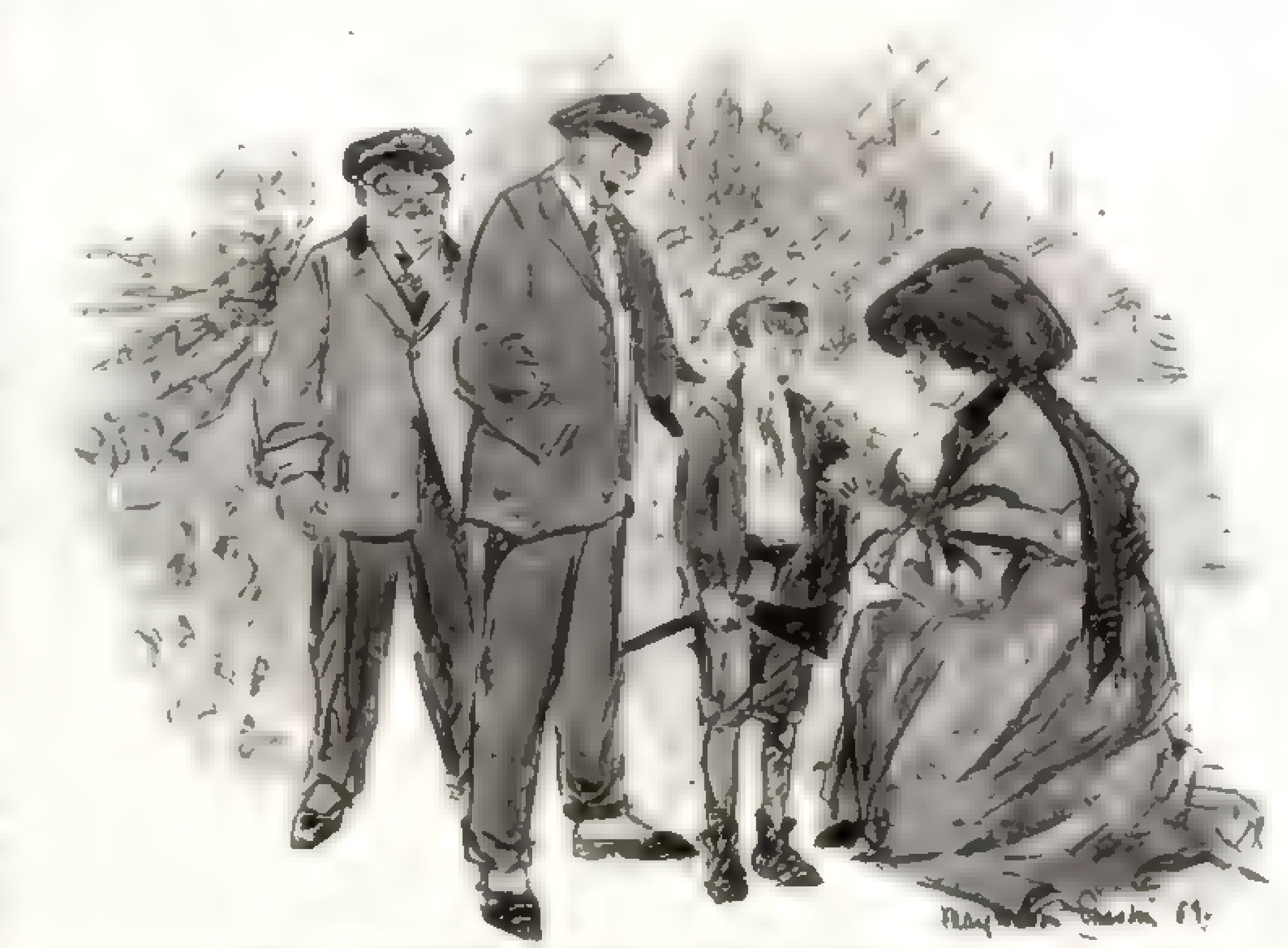
Oldsweetie grew so fearful of the Boarder's return through a rear window in the middle of the night that he hastened out and bought a revolver at a pawnshop; and the curtains never rustled nor the boards creaked in the early hours but what he and Chumdarling would clutch each other in terror, and feel under the pillow for the Boarder-killer. Chumdarling, who was naturally methodical, tabulated the results of the experiment in the following statement:

BOARDERS FOR PROFIT

To Credit		To Debit
$10	Furniture of Boarder's room taken over on valuation	$ 40.00
	Revolver	9.00
	Cartridges	.50
	Washing	.50
	Soap	.60
	Boarder's breakfast at 20 cents a day	6.00
	Missing gold studs, loss ascribed to Boarder	12.00
	Dry cleaning Boarder's blankets	.75
	"Little Giant" bolt on kitchen door	1.00
	Powerful patent fastener on kitchen window	.50
	To general nuisance and discomfort attending the presence of a Boarder	100.00
	Total debit	170.85
	Total profit	10.00
	Debit balance on boarding a Boarder one month,	$160.85

We are constantly hearing people extolled for dish-washing their way through College, or combining law and shining shoes, or touring Europe on fifty cents a day, or performing prodigies of thrift and self-advancement under conditions that make the rest of us ashamed to live. But who has yet included in this class, before whom we all stand with our hats off, the struggling literary man who keeps an automobile? No poet has ever sung *his* fame; no school-children quaver from a dais *his* unrecorded heroism; nobody holds *him* up as a model, or pins one of his sayings where it can be seen every morning before going to business. Yet, impartially regarded, is he not bucking up against heavier odds, what with the uncertainty of tires and the increasing prices of gasoline?

Yes, Oldsweetie owned an automobile, or, rather, we ought to say an automobile owned him. Of course, it wasn't much of a car, being a rickety little thing with a planetary gear, and a despairing way of lying down on a hill. It could make a hill out of a two-per-cent grade, and buzz-guzzle up it to the derision of even an electric. But it was a real automobile, with a license number and a tail light, and as much liability to puncture and blow-out as an imported machine. But it could "get there," as the advertisements say, and it could also "get back," provided you didn't hurry, let it stop to cool every ten miles, and kept a sharp eye on the road behind for any compression grease-cups falling off. It was this falling-off tendency that made it a poor car for night service, and the principal use of its lamps was to mark its position when abandoned on the road; though on the whole it ran with a praiseworthy regularity and gave more grease than trouble.



Mrs. Van Rensselaer Trout Impulsively Unsnapped the Diamond Horseshoe and Pinned it on His Coat

It was named Pushkin, after the Russian novelist, from its having been pushed so many, many weary times into side streets to have its little tumtum examined when it was seized with collywobbles. A persistent tendency of the crank-pin to loosen, due to a bad heredity from an earlier type, was one of its minor ailments; and a careful driver of Pushkin was always on the alert for the front-wheel ball-bearings to chew themselves up; and more bad heredity in the keying on of the rear wheels was another subject of nervous attention. But to a Pushkin expert, with eyes and ears peeled, and a gift for detecting and understanding a thousand different kinds of squeaks, it was in its way a serviceable little car, and beat many of its big brothers in keeping out of the repair shop. It was the only way it ever did beat them, for it could not have exceeded the speed limit for a gold cup—except down-hill, when it flew like a costly little Frenchman with magneto ignition and four speeds forward.

Oldsweetie and Chumdarling loved Pushkin almost as much as they loved each other, and they madly subordinated their whole lives to it. Pushkin tore the clothes off their backs, gobbled up their food, loomed before Oldsweetie at his desk, screaming for tires and demanding heart's blood and gasoline. The insatiable little monster always put himself first, and honked for more, more, more. He lived at an expensive garage on the choicest grease and motor champagne, and had troops of servants rushing at his call. No sooner had the Tiger Trust Company accumulated a small surplus than Pushkin scented it out, and chose the opportunity to scoop a speedometer, or requisition a spare wheel. No wayward child bled his parents more unmercifully, and he was as ready to take Chumdarling's new bonnet as he was to strip Oldsweetie of underclothing and socks.

An epic could be written of the struggle to keep Pushkin moving—the makeshifts, the economies, the midnight oil—when with a wet towel bound to his sleepy brow Oldsweetie toiled, full of coffee and heroic determination, on an article that was to stave off ruin.

Times out of number Pushkin had been threatened with seizure; and often Chumdarling and Oldsweetie had crept into the garage, like thieves in the night, expecting to find him chained to a pillar and embellished with a legal notice in pale-blue typewriting. But they never wavered, nothing could induce them to admit that the effort was beyond their strength; they would have given up their apartment and lived in one room rather than abandon Pushkin.

On the other hand were the long, delicious days in the country; the little camps in woody places; the glorious shores of Long Island; the return at dusk, intoxicated with fresh air, with the zest of exploration and adventure; so tired, so happy, so overflowing with content, and bearing huge bouquets of wild flowers and armsful of noble ferns. They loved Nature, loved freedom, loved the leafy glades, the ocean sands, the little lost lakes gleaming in the hills—all this animated and sparkling world of ours laid open to them by Pushkin. What if he were a trifle asthmatic! What if he were a laggard on the steeps! What if he *did* shed his compression grease-cups, and rattle his little crank-pin! Was he not their Magic Carpet that could carry them anywhere at will? Was not his honest little pant a sort of woodland music, and his smell of fried iron associated with exquisite and unforgettable scenes?

Then came a time when Prince Georgie, too, was included on these outings; when he sat, squeezed tight between Oldsweetie and Chumdarling, or cramped their legs and his own on the floor of the dash; when for the little boy the heavens opened, and Pushkin descended in a blaze of glory, and a small, greasy bit of the Magic Carpet became all his own.

But more than the Magic Carpet, rapturous though it was, was the feeling that some one cared for him; that at the top of those four flights of stairs were love and tenderness, laughter and petting; that here he was welcome, and might warm his hungry, longing, baby heart. If ever a pair were worshiped it was Chumdarling and Oldsweetie; and in the dingy depths of the basement, amid the garbage cans, and coal, and dusty stacks of bottles, and vague, broken, cobwebby objects moldering in the dark, there was ever before that little worshiper a vision of fairyland above, where Mrs. Chumdarling lived, and jolly, friendly, always-laughing Mr. Oldsweetie; and it was often a tremulous vision, and seen through a sort of mist.

It was lucky for Prince Georgie that his eighth birthday coincided with a freshet in the Tiger Trust Company in a manner suggestive of the direct intervention of Providence. Oldsweetie, passing one of the excavations of the new subway, had suddenly stepped on what seemed to be an earthquake combined with flashlight photography. When he had risen, with his nose bleeding and his hair full of dirt, he had been assisted to the nearest drug-store, where a shabby philanthropist with a fountain pen, obscurely connected with civic progress, had paid him fifty dollars on the spot by way of compensation, and had taken a receipt then and there—an experience even more stunning to Oldsweetie than the explosion itself. Thus it was that Chumdarling came to ask Georgie what the nicest little boy on Third Avenue would like to have for his buffday; to which the nicest little boy on Third Avenue had answered, as fast as his blurting, excited, little tongue would allow him: "A thousandshoootinairgin!"

This mysterious object was at length discovered to be an air gun, which at a department store was retailed for the destruction of small boys for seven dollars, ninety-nine cents. It was not at all the air gun of our infancy, which couldn't hit a tin can at five paces, but could land a baby brother around the block; but a new, gorgeous, wonderful, astounding Twentieth Century air gun, with a lightning pump action, and a magazine holding a thousand fat, round bullets that slid into place automatically. The armed child of our youth was thought to be a terror, but what were his ineffectual weapons compared to a thousandshoootinairgin! If he hit you in the eye with a cork he was doing a lot, but a modern boy with a thousandshoootinairgin could pump off his victims by the gross.

Chumdarling pleaded the superior advantages of a rocking-horse, of an express wagon with a seat that could be put on and off, of a wind-up train of cars, of a real little steamboat with a whistle, but Georgie stuck out stoutly for a thousandshoootinairgin—and got it.

It was a shiny, diabolical contrivance, and so apt to go off if you tried to unload it that any attempt of the kind was soon given up. The Stinger, as it was called, added a new hazard to life, for Georgie and the Stinger were inseparable, and one's gooseflesh was kept in a constant shiver of anticipation. Georgie slept with the Stinger; ate with the Stinger; delivered the morning paper with the Stinger; rushed out on grocery errands with the Stinger; and, as he sat huddled on Pushkin's dash, the Stinger bit into one's legs, crowded the foot-brake and reverse, jingled against the oilers, and must have made the angels feel nervous (as it certainly did Oldsweetie and Chumdarling) to see the Stinger pointing up at them.

When they stopped to camp and cook their lunch over an alcohol lamp Georgie would prowl about with the Stinger and would shoot up the neighborhood, which, in time, he did with surprising accuracy. That is to say, he could keep the gasoline strainer ting-a-linging from a string at ten paces; and splash showers of bullets on the advertisements of somebody's root beer in the trees; and once, when three dangerous-looking tramps showed too much curiosity about Pushkin, which had been left in the road fifty yards away, Georgie had run toward them with the Stinger at his shoulder, shouting: "Now, then, keep orf, youse!"—which the three dangerous-looking tramps did, without waiting for any closer acquaintance with the thousandshoootinairgin.

One reason why Oldsweetie and Chumdarling were so patient under the awful infliction of the Stinger was the tragedy they saw impending downstairs. An increased consumption of the crayture, together with horrifying and recurring hemorrhages were making of Mrs. Tooorner a thing to shudder at. It was evident she would soon have to be taken to the hospital, and from thence, before many days would have passed, to a colder bed in the Potter's Field. Already Oldsweetie, with that bleared and besotted specter ever before his eyes, had been interviewing institutions, filling out blank forms with Prince Georgie's name and address, and giving his own to the suspicious stepfathers of the orphan

It was a sad task to any one of a compassionate heart, and it made Oldsweetie feel underhanded and treacherous as Georgie used to look up at him so confidingly, little knowing of the dismal future in store for him, nor the plans for incarcerating him in a brick Bastile. It seemed but right to endure the Stinger with fortitude, and brighten the child's few remaining days of freedom. In some dim way the little boy felt the change; grew conscious of an increased tenderness; his hands often tightened on Chumdarling's as though to cling to her in the tide that was sweeping him away, and his face grew questioning and frightened.

Then there came a terrible Saturday when the janitress was lifted on a stretcher and carried out through a gaping crowd to the ambulance, Oldsweetie going with her to Bellevue, and returning by way of St. Mark's Orphanage, which agreed to receive Georgie on the Monday. Neither the author nor Chumdarling could bear to break the news to him, putting off the evil moment with a cowardice very natural under the circumstances. They made him up a bed in the corner of their room, where he lay that night like a little dog, and from the bottom of his heart wishing he was one—Oldsweetie's and Chumdarling's little dog, that is—with the corner his own forever, and their scraps to live on. But he knew that it was only a temporary resting-place, and that, if his aunt did not soon return, there would be a descent of the Gerry Sutty a-looking for Georgie Tooorner to put him away. On several previous occasions the second-floor lady had put herself in communication with this terror of the poor; and the Gerry Sutty, in the form of an awful and threatening stranger in a silk hat, was already well known as an ogre that pounced on orphans.

But with Pushkin at the door, and the brightest, dewiest, freshest Sunday morning inviting them out, and what with the gay bustle of packing the lunch basket, loading the Stinger, racing up and down stairs in a fever of willingness to "stop them kids from toooting the toooter," or to get the salt that had been forgotten, or Oldsweetie's goggles, or the spare vibrator in the vest pocket of his other suit, which wasn't there after all, but in Chumdarling's purse along with a commutator spring, six split washers, two valve plungers, powder-puff and nine cents in money—what with the general fuss, joy and delirium attending an early start there was no time to worry about a little boy's future, or a pouncing Gerry Sutty, or even particularly about an aunt, gasping out her life in one of the charity wards in Bellevue. Eight years old cannot hold more than one thought at a time, and with all Pushkin in Prince Georgie's head there wasn't a speck of room for anything else.

Off they went with a swing and a rush, Chumdarling at the wheel, skinning corners and dodging street cars with hair-raising rashness; Oldsweetie puffing at a cheap cigar and occasionally enunciating the single word "cop" in a curt, dry, General Grant manner; Georgie crouched on the dash and giving the effect of a little sharpshooter being hurried to the front regardless of traffic regulations, or such trifles as old ladies, dogs, street-sweepers or roller-skaters. Honest little Pushkin tore along as though he, too, gloried in the day, for he was full of the vigor that comes from perfect combustion and a fat, rich spark. He had just had his baby valves ground and was feeling fine; and, as he jounced over the cobbles, it was with something of the effect of a high-mettled horse, kicking up his heels from sheer playfulness and exuberance.

They swept over the dizzy bridge in company with an unending string of cars, which the morning had hatched out like a myriad of gorgeous insects—the insects of pleasure, resplendent in their hues and gold and brilliant markings, butterflying joyously toward that island of traps and pitfalls, lurking cops and grafting justices. That island, so plentifully bestrewn with fly-paper for the destruction of motor insects, and never so eager to entangle them as on a Sunday in June

But Pushkin, as fearless as the biggest—more fearless, indeed, in his consciousness of seven horse-power and almost constitutional immunity from arrest—hustled on with the ardor of an excited puppy, and thought he was keeping up with the procession when in fact he was blocking about eight million dollars' worth of high-powered swells.

We shall not follow him for all of that blissful, ecstatic day without one lost grease-cup to mar it, nor a single rattle of the crank-pin to disturb the serenity of his sardine-packed passengers. We shall let them lunch in peace, unspied on, in a heavenly cove with the blue, wide Sound lisping musically at their feet; we shall not trail their tiny exhaust, reëchoing through the woods, or the shores, or the spacious opens of that lovely but fatal island. No, let them be happy and secure from observation, until, warned by the declining sun, they turned their tired faces homeward, and, with advanced spark and open throttle and hearts full of contentment, began to reel off the miles which separated them from dinner.

At the loneliest part of a lonely road they sizzled past a board bearing this inscription:

AUTOMOBILISTS

Take Notice

Speed on This Causeway Must be Reduced to

FOUR MILES AN HOUR

Now there was nothing about this road different from any other road, and why it should suddenly become a "causeway" and apparently of great fragility was the matter for a contemptuous laugh. It was as solid as the Jericho pike; there wasn't a drop of water within nine miles of it; the idea that any automobile could harm it was incredible. Pushkin, going sixteen, never dreamed of slowing down, but held on confidently till, at the sharp turn beyond, he found his way barred by a rope and two grinning constables.

"You're under arrest," said one of them, running up to Oldsweetie, indicating a track through a field, and pointing out a clump of trees a couple of hundred yards or so to the right. "Judge Hartwell is holding open-air court for you fellers—get a move on, there—off the road with you, and off quick!"

There was no use expostulating.

"Oh, save your breath for the judge, and get yer money ready," exclaimed the constable, taking a note of Pushkin's number and entering it in a dirty book. "Don't you resist an officer, or you'll be soaked double."

In dejection and silent rage they limped away toward the clump of trees, the brightness of the day all quenched and corroding bitterness in their hearts. The only alleviation of their misery was the sight of a dozen or more cars bunched dismally together and sharing the common doom. Beneath the shade of an oak was Judge Hartwell, seated before a table, pen and paper in front of him, two lawbooks and a telephone; at his right hand and facing him was a clerk, also seated, taking minutes of the proceedings. A constable, standing at ease, and some forty or fifty pale and sullen people crowding in, completed a picture that reminded Oldsweetie of a Revolutionary Tribunal in the Terror, guillotining aristocrats as fast as the knife could chop.

The judge was a big, hulking, unpleasant-looking man, as uncouth as a day laborer, and occasionally he would turn aside to spit. In an overbearing voice he rushed the cases through, his eyes lingering greedily on the money as it was paid to his clerk, or on the rings, sleeve-links, brooches or watches that he priced like an auctioneer before they were labeled with baggage tags and taken in lieu of cash. Extra casings, if they were new, were also accepted as pledges, and the ground beside the judge was heaped high with them. His procedure was simplicity itself. You could plead guilty, and be fined a hundred dollars, then and there; or deposit a hundred-dollar bill and have your case held over for the Court of Special Sessions. No explanation availed; any protest brought out the threat of an added fine for contempt; one gentleman had been reduced to a choking speechlessness, and had lost a pair of lamps as well as his spare tires by denouncing the fines as outrageously heavy.

"Another word and I'll send you to jail," cried Judge Hartwell. "Shut your face and get out! Next!"

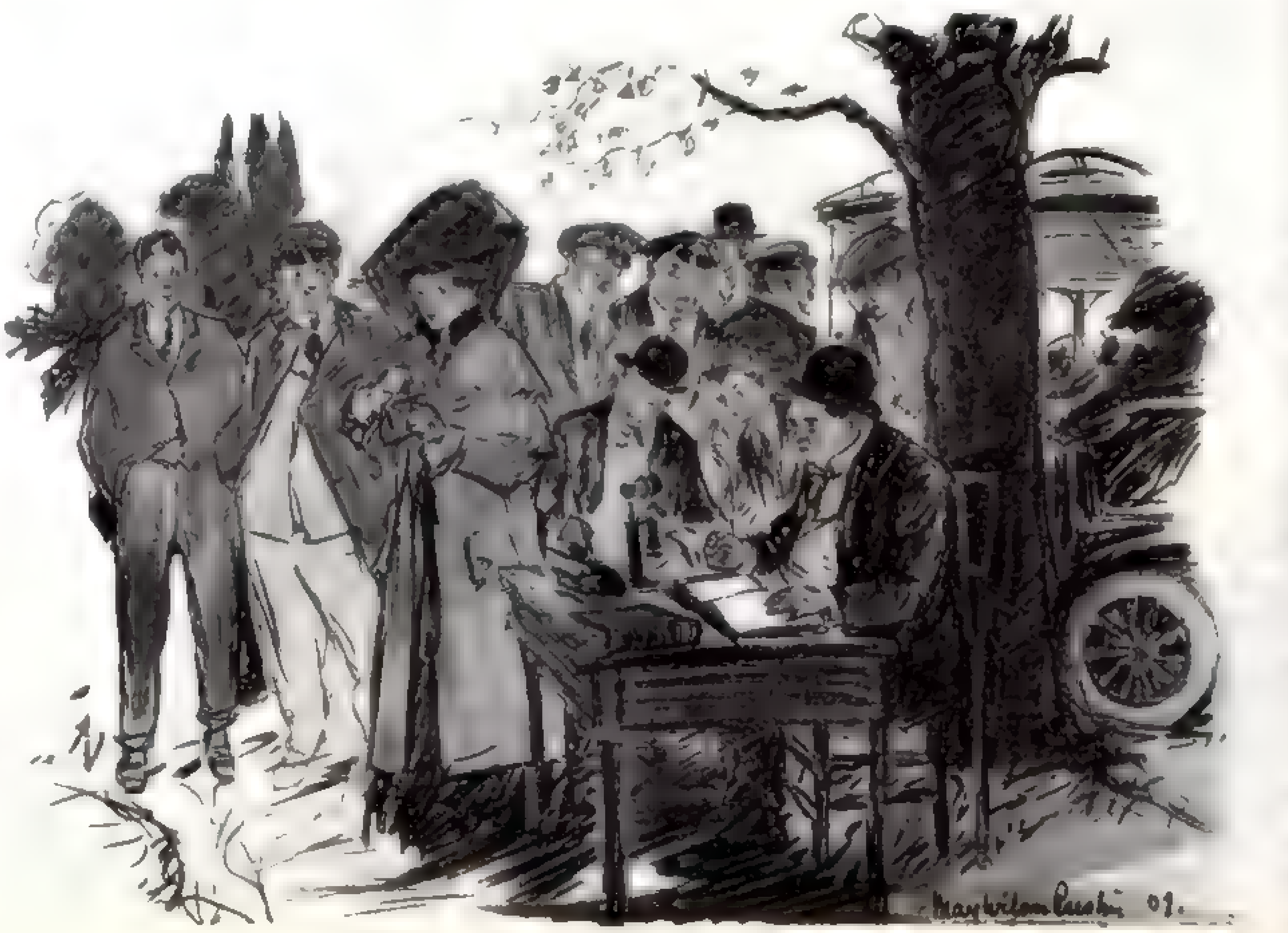
Oldsweetie and Chumdarling miserably took count of their resources. Eleven dollars in money, a pair of sleeve-links worth perhaps ten, and Chumdarling's engagement ring represented their whole capital. But the appalling problem was how to redeem the ring afterward. The Tiger Trust Company was at a very low ebb, and altogether unable to stand a hundred-dollar call. Stories had been coming back worse than ever. Chumdarling gazed at her ring and wept; it had never been off her finger since the day Oldsweetie had put it there; Oldsweetie's eyes were smarting, too, and his face was as set as granite. He had taken a sudden hatred of democracy; of a system that could install clodhoppers and brutes in positions of authority; this Hartwell was as like as not a saloonkeeper, and an unsuccessful saloonkeeper at that, and had been elected by all the bums and loafers of his insignificant town. Yet there was nothing to be done—nothing—and the realization of his powerlessness made his blood boil.

Prince Georgie crept away unobserved—no longer able to bear the sight of his friends' despair, leaving them to watch and wait as the slam-bang process continued without intermission. One case after another was briskly settled until it came to Mrs. Van Rensselaer Trout's turn. Her chauffeur was the real defendant, but Mrs. Van Rensselaer Trout did all the talking, and in the battle that ensued it was she who bore the brunt. Every one there knew Mrs. Van Rensselaer Trout's name, synonymous as it was of extreme wealth and fashion. She was a tall, slight, aristocratic woman, very simply dressed, and wearing at her throat a small horseshoe of superb diamonds. Her composure, her low, sweet voice, her air of delicate defiance—all were in keeping with one who represented the topmost pinnacle of the social structure. She was indubitably the angriest person there; her cheeks were pink with resentment and mortification; her mouth quivered; her flashing eyes outvied her diamonds, yet so perfect was her self-control that she preserved her dignity unimpaired.

"Will you plead guilty, and have the case summarily settled?" inquired Hartwell, in a browbeating tone; "or do you wish it to stand over for the Court of Special Sessions?"

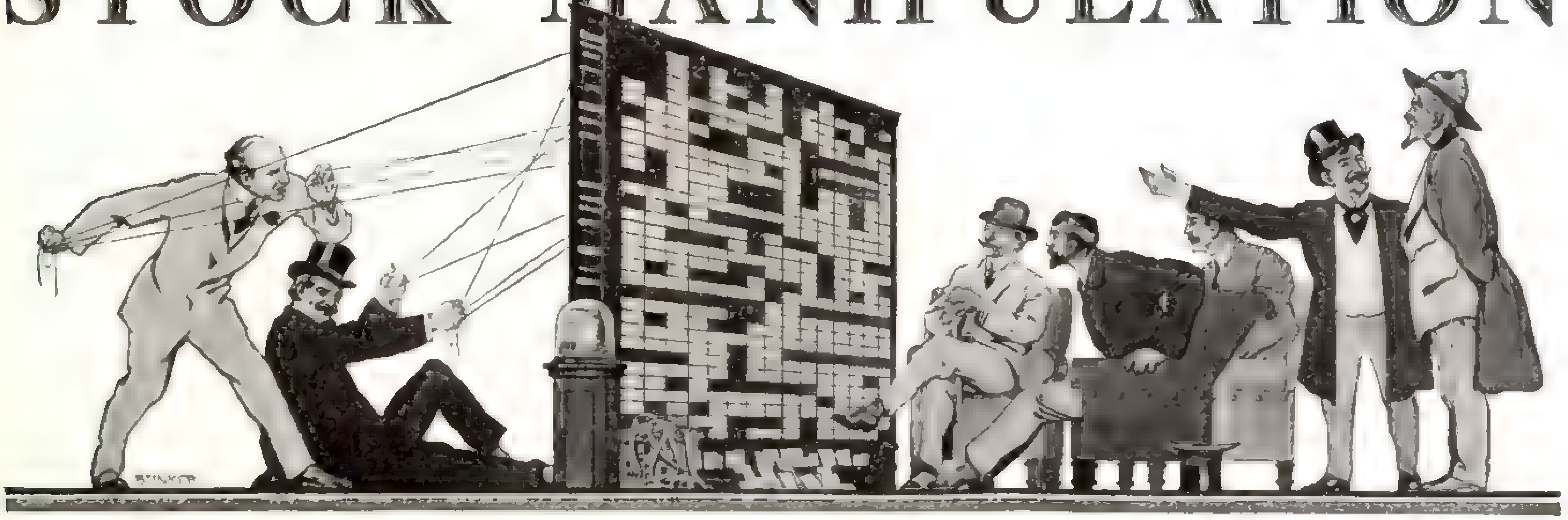
"I should like to have it stand over by all means," she answered, in the same even, quiet tone, "not only because I mean to fight it to

(Continued on Page 28)



Guillotining Aristocrats as Fast as the Knife Could Chop

STOCK MANIPULATION



II

By EDWIN LEFÈVRE

DECORATIONS BY H. C. BUNKER

THE appointment by Governor Hughes of a commission to investigate the methods of the New York exchanges has lately called attention to what are called the evils of stock speculation. The personnel of the commission is of a high character. The final report will doubtless dwell on the complexity of the problems under study, and the difficulty of drawing the line of demarcation between the legitimate functions of the exchanges and abuses arising from the recognition of the exigencies of modern business. It is well to eliminate the evils, always bearing in mind that you cannot abolish gamblers by statute—short of electrocution—and that all that is needed is merely to make gambling more difficult. So complicated is the machinery of modern business that, waiving all questions of ethics, a commission must needs be wise if it is to suggest remedies that will work more good than harm. The interrelation of certain operations is so intimate that more than one reputable financier is troubled lest the classic case of the surgeon be repeated. "We've just performed a wonderful operation on Mr. Blank. It was a veritable triumph of surgery. How's the patient? Oh, he died. But it was a wonderful operation!"

Let us say that Mr. Morgan is interested in floating a new enterprise. He wishes to sell several millions of the new stock. He gives to the public full information about the past and present earnings, and tells of the hopes of future profits and why. Those who believe in Mr. Morgan's judgment buy—to a certain extent—but the entire issue cannot be sold at one fell swoop. The security must have behind it a profitable business, which means dividends—present or prospective. But to make it altogether desirable, to make it even more valuable, it must have *marketability*, as was shown in the first article.

The Year of the Flower Boom

EASY conversion into cash is an asset, quite as much as dividends. The famous Tennessee Coal and Iron deal—for which Mr. Roosevelt is now blamed—consisted, as Mr. George W. Perkins said, in the exchange of a security difficult to market in times of stress into a security easy to market at any time; the swapping of valuable, but temporarily unvendible, Tennessee stock for the easily salable bonds of the United States Steel Corporation. The banks did not wish to loan money on Tennessee stock. It was the one stock of the entire list that had not broken badly—because nobody had much of it to sell except the Moore & Schley pool.

The quotation held like the rock of Gibraltar, but the banks knew that if they tried to sell the Tennessee stock, which they held as collateral on loans, the price would break wide open. Its quotation was not exactly artificial or manipulated, but was rather the result of special conditions, and, therefore, it did not accurately represent its *marketability*. Hence the swap.

Now, in projecting a bull campaign, the object is to establish a market—at a higher price, because that is profitable, but primarily a market, a market in which to buy and *sell*, in which the manipulator may sell, but also in which anybody else may sell. That is, to advertise not only the stock's intrinsic worth, but also its ready vendibility; for you can buy anything at any time, but you cannot always sell—sometimes not at any price.

I remember being told, years ago, by a mathematical expert who had innumerable charts and statistics from which, by mathematics, he professed to detect the value and success of manipulative operations, that the most consistently successful manipulation, taking the course of stocks over a period of years, was that of Flower & Co. Year in and year out, he figured, the manipulation of the firm was so businesslike, so scientific, so firmly based on general business conditions, technical market conditions, and keen insight into the mental processes of the average stock buyer, that, year in and year out, the firm operated successfully—that is, profitably. The mathematician's charts and curves showed it; he even said he didn't need to examine the firm's books. This may or may not be so. But it is a fact that Roswell P. Flower at the time of his death was the leader of the stock market—a leader whose unique place was never before held by one, nor has a successor been found. Now, it was a maxim of Governor Flower's that, if you wish a stock to go up, you must buy it. It was the only way he knew, and he was consistent in his adherence to it. It means, of course, that, if you believe in a stock and wish people to share in your belief you must prove that you really believe in it. If you buy it you prove it with your pocketbook. It is the proof of the pudding. If you buy it at a price which they are not willing to pay for it they think it is more valuable to you than to them—and that is the beginning of success, human nature being what it is. During the classic bull campaigns in Federal Steel, Brooklyn Rapid Transit and other Flower stocks during the "Flower Boom" you always heard a great deal about the "Flower buying"; never a word about the Flower selling. Flower buying showed the Governor's market beliefs—and the convincing "manipulation." The secrecy of the Flower selling was not an underhanded practice; it was a necessity forced upon Flower by his leadership, by the fact that he had too much company. The frank statement that the Governor was reducing his lines would have been accepted by the unreasoning mob as meaning that Roswell P. Flower was selling out, that he no longer believed in the stock. And the avalanche of selling orders from the holders of Flower stocks would have caused a panic. This is precisely what happened when he suddenly died. His death did not cause any falling off in the Federal Steel Company's business, Chicago gas consumers kept on buying the People's Gas Company's product, people in Brooklyn kept on riding in the Brooklyn Rapid Transit Company's cars; but the death of the leader of the stock market made his followers disinclined to hold the stocks they believed he believed in. A great manipulator, he, whose first lessons in the Wall Street game he received from his brother-in-law, Henry Keep, nicknamed "William the Silent," a man whose practice it was to tell the truth, thereby fooling the skeptics of the Street that believed in no man's veracity, and that later came to think that Keep's inveterate truth-telling was a superlatively intelligent method of fooling the unfoolable Street. In the Flower manipulation you could always see the personality of Roswell P. Flower, an American of Americans, an intelligent optimist. "Stop sitting on the shirttail of progress hollering '*Whoa!*'" he once advised some doubting Thomas. And again: "Stop abusing the trusts and get into them. You will then discover that most of the abuses are imaginary. Those that are real you will help to correct." He was also the man who, as Governor of the Empire State, when advised against a certain measure because, though wholesome, his action might be unpopular, said: "The votes be damned."

It is interesting to speculate on how Roswell Pettibone Flower would have handled, for instance, the manipulation of the United States Steel Corporation—a campaign which fell to the lot of Flower's occasional antagonist, James Robert Keene. The manipulation of the United States Steel shares, in the spring of 1901, remains far and away the biggest manipulative campaign ever conducted in Wall Street. A brief study of it will make clear some of the difficulties besetting the path of the new commission.

The country, in 1900, was enjoying marvelous prosperity. After the hard times beginning with the Baring failure, continued with brief resting spells for some years, and intensified by the free silver scare of 1896, industry was prostrate, railroads were bankrupt, the nation's credit was shaky, confidence at low ebb. We had gone to the extreme of business pessimism. The country was growing, but not making money. There was a stupendous reversal of conditions, beginning with McKinley's election; in three years we sold to Europe some billions of dollars of agricultural products—new wealth gotten out of the ground, made by the rains, the sunshine and the sweat of men's brows. In the first three years of William McKinley we beheld what looked as if a mighty river of gold had been dammed, and the dam had burst; the country was flooded with the good gold. The dinner pails filled up and, because America had stood still a long time waiting for the road to be cleared of obstacles, America, finding the path level and firm as a race-track, sprinted.

Mr. Carnegie and His Tactics

IT MADE a record, and we are still sprinting—after a couple of stops to take breath. Mighty plans were conceived and duly executed. There was no cloud in the financial skies. There was every reason to believe that the cloudlessness would continue for some years and the great financiers and the little manufacturers alike formed plans accordingly. Enter the wily Andrew Carnegie, profoundly or, perhaps, artistically agitated by the consolidation of some of his competitors into companies—the Federal Steel, the American Tin Plate, the American Steel and Wire, the National Tube, the American Bridge and others. He was rich, he was canny, he was earning a million a month in his business. He announced, modestly using a megaphone, that he would build a tube mill in Conneaut, Ohio. It would be the greatest ever. He would make a great deal of money because he could and would undersell all competitors. Hints of still more profitable things—to A. Carnegie—were synchronously allowed to escape, notwithstanding his habitual taciturnity. A lover of peace and good will, he would make the American people happy by selling iron and steel products cheaper than the others would or could. The stage directions ran like this: *Enter* Carnegie. *Exit*, obviously, the prosperity of several hundred millions of other property. This would work havoc on some thousands of innocent stockholders in the lately floated "trustlets" and "industrials." Also it would spell failure for sundry other great plans which promised huge profits to the great financiers, but which also, be it remembered in full justice, promised to make the national prosperity more solid and of longer duration. The world now knows that all these things were true. It was an era of huge and successful flotations. With Carnegie once eliminated, this was the psychological moment to go even further than any one in 1898 had dreamed possible. Mr. J. Pierpont Morgan duly organized the United States Steel Corporation. There was a great howl about it, not so much because it was a trust, a monopoly, or other favorite anathema, but because it was so "stock-jobby." The editor of the Wall Street Journal called it the "hydrant-headed monster." Ah, the oceans of water! Conservative financiers reluctantly admitted that it looked as if it might be overcapitalized. But all insisted that, high though the price paid might seem, it was a mere bagatelle compared to the benefits which the country at large, including Wall Street, would derive: it meant peace, unclouded skies, the indefinite prolongation of the period of general prosperity. It made fabulous fortunes for a few over night, but also, as many intelligent people now admit, it made billions for the country — through prolonged peace and trade stability.

Mr. Morgan's two-hundred-million-dollar underwriting syndicate was easily formed, and the lawyers to attend to the legal end were easily found. How to develop a market — buyers—for the new stocks was the problem. A house-to-house canvass by well-dressed pedlers was out of the question. An over-the-counter sale of hundreds of millions of United States Steel stock was impracticable, Mr. Morgan having no assurance that he would live to beat the record established in pre-ticker days by Methuselah and the early settlers.

When the Sugar Trust was formed the common stock was a speculative football. The Street said that nobody could make money out of it excepting Mr. H. O. Havemeyer and his brother. But, even at that, it was made evident that either the Havemeyers did not make enough, or that they had made so much that they wished to make their holdings of Sugar common a good solid investment for themselves. To achieve this object they had to make it a good investment for the public. The sugar business itself was very profitable, especially after unprofitable competition was eliminated. There remained for the Trust's stock to be "distributed," to be marketed among investors, to find a final resting-place among widows and orphans who wanted a large return on their investment and reasonable assurance as to the stability of the dividends. To "distribute" the stock properly they felt compelled to "manipulate" it. They did not know how. After trying unsuccessfully, Mr. Theodore Havemeyer finally intrusted the manipulation of the stock to a man who had not long before lost many millions in speculation, but who was, nevertheless, a genius—the best manipulator of all.

How Sugar Became an Investment Stock

AND so Mr. Keene undertook it—and succeeded. He made a fortune for himself, a bigger one for the Havemeyer crowd. By establishing a market for Sugar stock he made investors buy it. And the way it was done was not by appealing, first, last and all the time, to the investor, *but also by paying especial attention to the speculator and the gambler*. It did not become a popular investment until after Mr. Keene had made it a popular gamble! And that is the way it has always been, because of the preponderance of gambling, in the stock market: first load up the Street; then from the Street pass it gradually into the strong boxes of investors. It is the only method of distribution known to the wholesalers. It is why, as has been said before, the "speculative football" of yesterday has so often become the "investment issue" of today. Chicago and Northwestern was once a gamble. Now it is a *cachet* of wisdom and eminent respectability. United States Steel preferred seven years ago was not a popular investment. Today it is acquiring respectability, as a dividend payer. The "hydrant-headed monster" is not drying up, the water has not been squeezed out; but the stock is rising above the surface, islands are appearing here and there.

Howbeit, it was different in 1901. Mr. Morgan was confronted with the problem of creating a market, of finding buyers, any kind of buyers; the more investors, the better; but the distribution must be quick. Whether or not he asked for advice, it is certain that suggestions must have come to him from many sources. The market manipulation of the new Steel shares was of vital importance to scores of friends and associates. It is not everybody that can work the modern financial miracle of turning water into gold. The underwriting syndicate was for two hundred million dollars. Mr. Morgan's prestige was great—as the formation of the giant corporation and of his big pool showed. But there remained the creating of a market. I was told at the time that Mr. Morgan was opposed to employing Mr. Keene to conduct the manipulation, for the same reasons that made Mr. Morgan tell John W. Gates bluntly that it was out of the question to think that a man of Mr. Gates' reputation as a stock plunger could find a place in the board of directors of the United States Steel Corporation. Mr. Morgan, proud of his mightiest achievement, did not wish the new company to be considered as partial to stock gamblers.

How the Strings Were Pulled by Mr. Keene

HIS hesitation was not altogether uncomplimentary to Mr. Keene. In the first place, Mr. Morgan labored under a delusion that the public would hurl themselves upon the piles of brand-new certificates as upon a bargain-counter, pay down their money and carry away the goods. He was, of course, mistaken; and finally, heeding the entreaties of conservative friends, he decided to employ an eminent specialist, Mr. James Robert Keene. It took Mr. Morgan a month to make up his mind. But his hesitation as to Keene was natural enough. In the armed camp of Wall Street Mr. Keene had been a soldier of fortune. After he lost his millions on the Board of Trade he became, as in the Sugar and Amalgamated Copper campaigns, a mercenary. But after he regained his fortune he played a lone hand, or was the chief or manager of pools.

As a stock-market leader he was a combination of Phil Sheridan and Von Moltke. Reckless as a berserker at times, he was withal intelligently cautious. When he came from California he had nine millions, won in mining speculation. On his way to Europe he stayed in New York long enough to see that his had been skirmishes and that here was the great battle-ground. He measured himself with the greatest of the Easterners, and found himself the peer of the best. The bear side or the bull side, it was all one to him—he sought only the profitable side. Scorning allies, he deferred only to basic conditions. He acquired a sixth sense that made him read the tape clairvoyantly. He could feel the "pulse" of the market as few others. A profound student of human nature, a keen reader of the psychology of speculators as well, a master of the *rationale* of speculation, he loomed big in the public eye. To the great constructive financiers he was anathema. Time and again, he and his few millions, plus his fearlessness and resourcefulness, might have been compared to a torpedo-boat darting in and out of a fleet of treasure-ships convoyed by Dreadnaughts—a torpedo-boat commanded by the most expert torpedoist in the world—a marvelous artist in financial dynamite. Taciturn, except when sardonic, he played a master game of stock-market chess. Or else he became a famished tiger let loose among a flock of fat lambs. If his courage was superb, his artistry was inimitable. He played on men's cupidity as on a harp that made hearts thrill with joyous anticipation or, it might be, set souls a-shivering with cold fear, changing by black magic the golden smiles of winners into the ghastly grins of financial corpses; and, throughout the game, remaining himself unmoved, imperturbable, intent on the game itself.

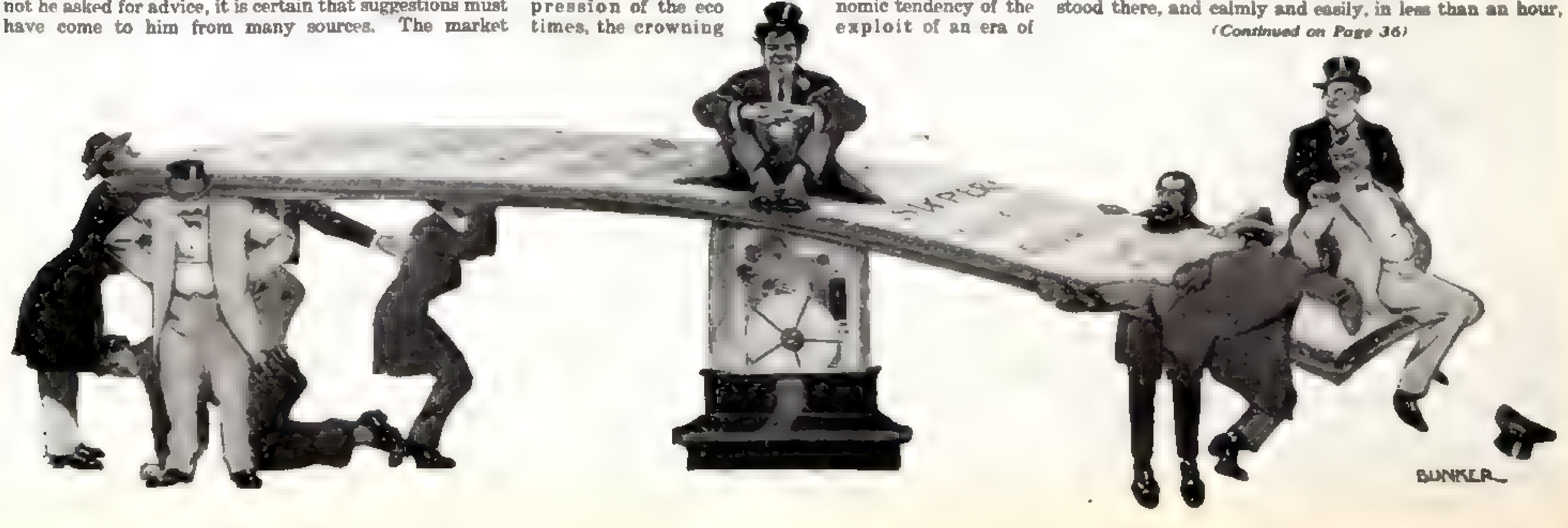
Mr. Keene found the opportunity of his lifetime in 1901 in the manipulative campaigns in the United States Steel shares. Here was a company with a capitalization greater than the bonded debt of the United States, a veritable empire of industry, the final expression of the economic tendency of the times, the crowning exploit of an era of consolidation and concentration. The time was propitious. The psychological moment for the marketing of the hundreds of millions of the new securities was close at hand. Mr. Keene hastened it. What followed is history. The entire world occupied itself with the new Colossus of Corporations. People talked Steel, thought Steel, dreamed Steel, all but ate Steel. The market behavior of the new shares became a routine item, a regular "department" in the great daily newspapers of this great and glorious land of ours, a serial story of surpassing interest, continued from day to day. Mr. Morgan became a world-figure, invited by monarchs to visit royal yachts. The boyish president of the new consolidation was received as an ambassador in Old World courts. Europe rubbed its eyes, thought of America and realized that the baby had become a Titan. There was apprehensive talk of the American Invasion. And the American mob became a mob of gamblers, of would-be rich. Another chapter was added to the book that contains the story of the South Sea Bubble and the Mississippi Scheme.

And Keene? As no manipulator had ever worked before, he worked. He planned his operations as a stage manager plans his effects. In London, as well as in New York, he paid such attention to details that there was scarcely a move in either market that was not ordered by him and carried out by his brokers. I remember having occasion to call at his office during the campaign, by his own invitation, to speak to me on a personal matter. He said: "Ah, yes! Good-morning. Ah——" He paused, his eyes staring fixedly over my head. "Oh, Lefèvre—ah — oh, yes! Ah——" Another pause, another obvious effort to remember his business with me by first forgetting his business with the stock market. "Ah—ah——" hesitating, his eyes strainingly on the wall above my head trying to come out of his complete absorption in his work, the infinite detail of which had become a mental habit, a part of his very life. He finally told me what he wanted to see me about in ten seconds and immediately relapsed into his Steel-ness, oblivious of his surroundings, blind, deaf and mute to everything outside of the Steel campaign.

Fifty Millions in Actual Cash

I REMEMBER at another time listening to him expressing uncomplimentary opinions of certain people, who, profiting by his manipulation, were making his task so much more difficult by unloading their own large blocks of the new shares on the wonderful market so largely of Keene's making. The Rock Island group—Reid, Leeds and the Moore Brothers—simply poured a Niagara of stock. It was current gossip that they had received one hundred and twenty million dollars—par value—of United States Steel common and preferred stocks in exchange for their holdings of Tin Plate, Steel Hoop and other "absorbed" or constituent companies. The possibility of one man having fifty million dollars in cash after the Steel boom, which I utilized in my story The Golden Flood, was suggested by my information that Mr. Phipps, late of the Carnegie Steel Company, had sold in the open market part of his holdings of United States Steel and received in cash over fifty million dollars! Well, all this stock, as well as much of Mr. Morgan's two-hundred-million-dollar syndicate, Mr. Keene made a market for by using every device known to a man who wished to appeal to investors, speculators and gamblers. Mr. Morgan had taken the first step toward the eventual distribution of the Steel stocks. They passed from his hands into the hands of speculators and gamblers, from whom the shares would pass—as they are duly passing today—into the boxes of investors. Think of the wealth of the nation and the marvelous imagination of the American people! One morning Mr. Keene sent a stripling broker, a beardless boy, into the Steel crowd, and this boy, "Eddie" Norton, stood there, and calmly and easily, in less than an hour,

(Continued on Page 36)

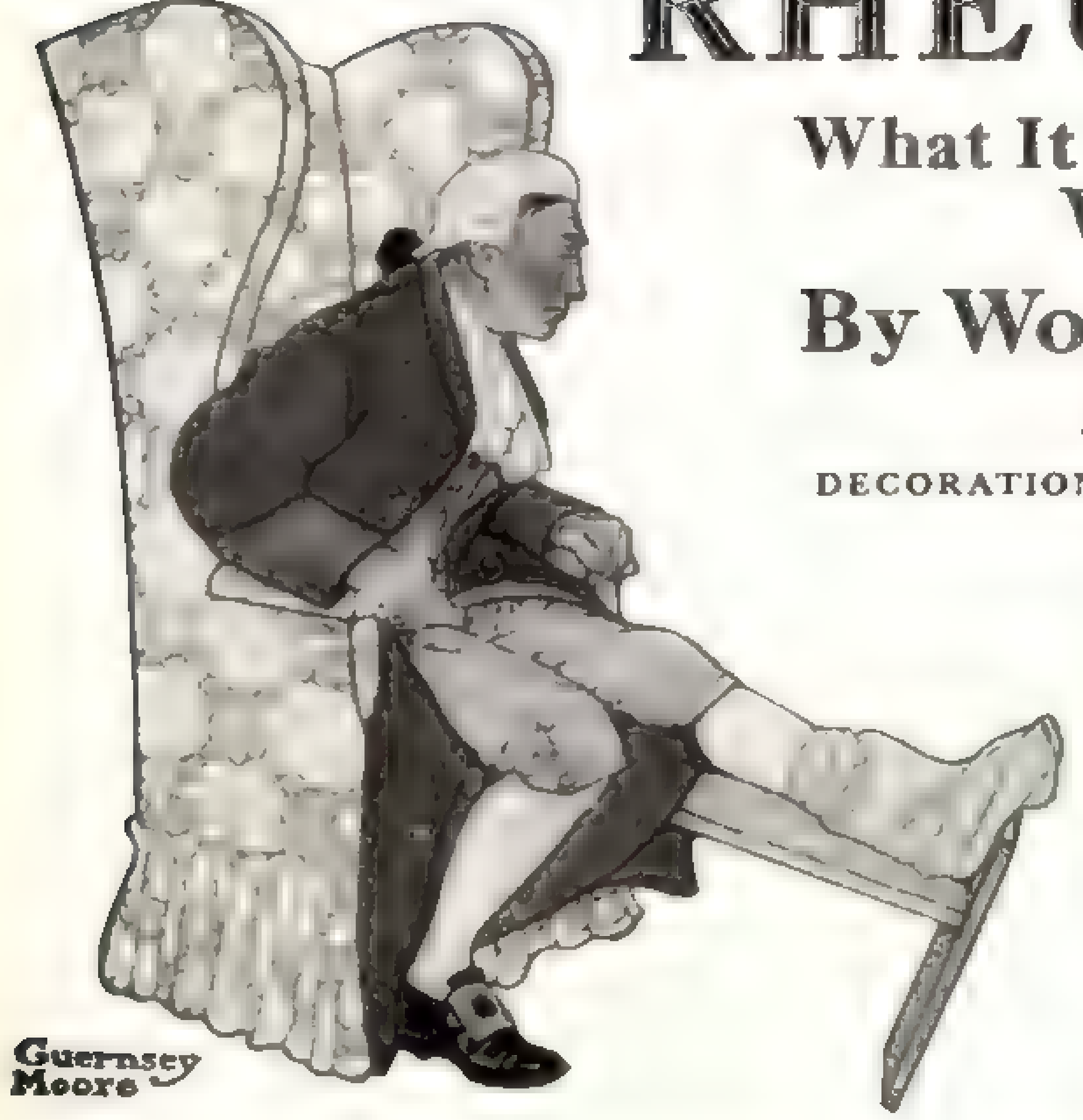


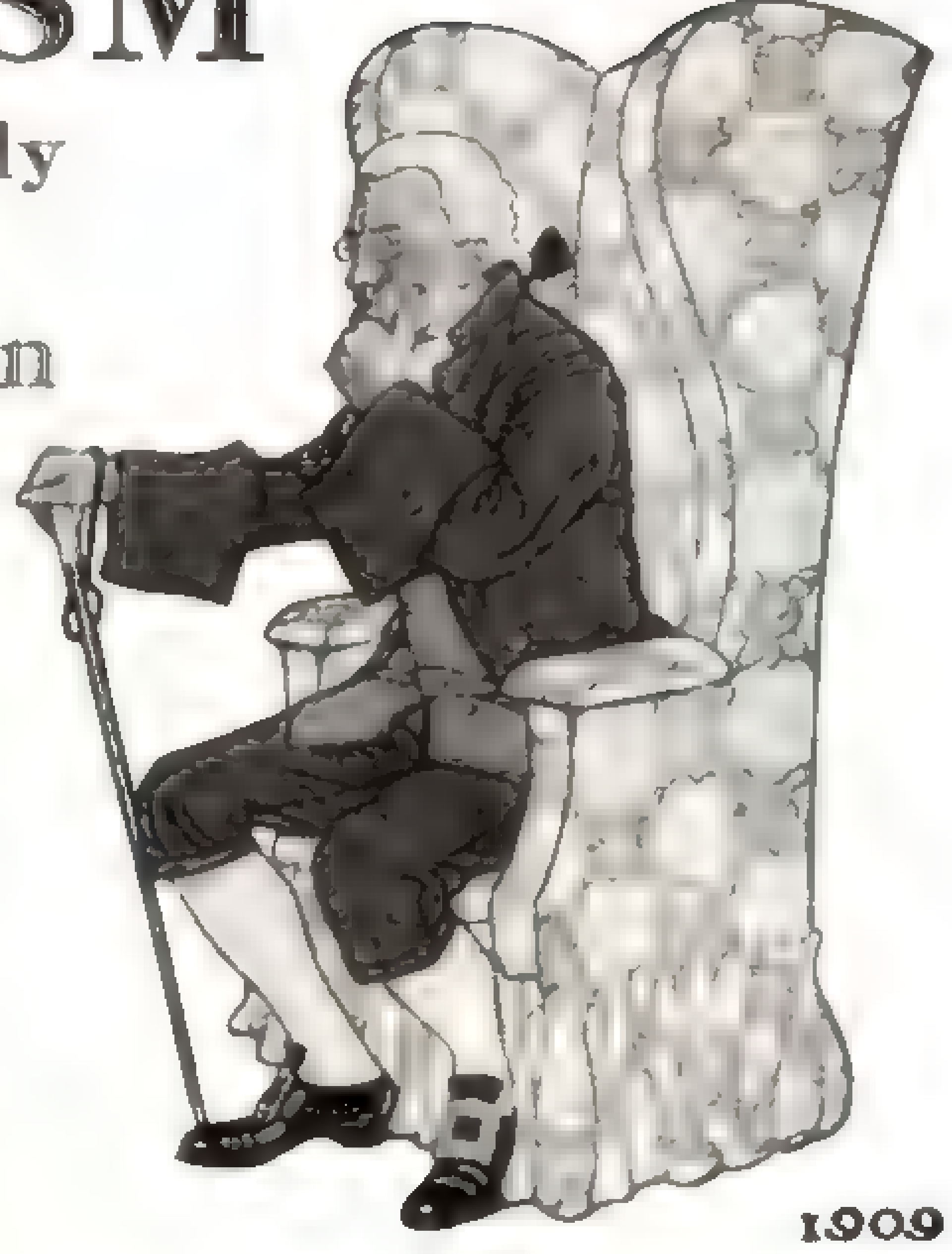
RHEUMATISM

What It Is and Particularly What It Isn't

By Woods Hutchinson A.M., M.D.

DECORATIONS BY GUERNSEY MOORE





WHAT'S in a name? All the aches and pains that came out of Pandora's box, if the name happens to be rheumatism. It is a term of wondrous elasticity. It will cover every imaginable twinge in any and every region of the body—and explain none of them. It is a name that means just nothing, and yet it is in every man's vocabulary, from proudest prince to dullest peasant. Its derivative meaning is little short of absurdity in its inappropriateness, from the Greek *reuma* (a flowing); hence, a cold or catarrh. It is still preserved for us in the familiar "salt rheum" (eczema) and "rheum of the eyes" of our rural districts. But this very indefiniteness, absurdity if you will, is a comfort both to the sufferer and the physician. To paraphrase Portia's famous plea:

It blesseth him that has *and him that* treats;
Moreover, incidentally, it is mightier than the mightiest.
It doth fit *the thronèd monarch* closer *than his crown.*

To the patient it is a satisfying diagnosis and satisfactory explanation in one; to the doctor, a great saving of brain fag. When we call a disease rheumatism we know what to give for it—even if we don't know what it is. As the old German distich runs:

Was man kann nicht erkennen,
Muss er Rheumatismus nennen.

(What one cannot recognize he must call rheumatism.)

However, in spite of the confusion produced by this wholesale and indiscriminate application of the term to a host of widely-different, painful conditions, many of which have little else in common save that they hurt and can be covered by this charitable name-blanket, a few definite facts are crystallizing here and there out of the chaos. The first is, that out of this swarm of different conditions there can be isolated one large and important central group which has the characters of a well-defined and constant disease-entity. This is the disease known popularly as rheumatic fever, and technically as acute rheumatism or acute articular rheumatism. In fact, the commonest division is to separate the "rheumatisms" into two great groups: acute, covering the "fever" form; and chronic, containing all the others. From a purely scientific point of view, this classification has rather an undesirable degree of resemblance to General Grant's famous division of all music into two tunes: one of which was Old Hundred, and the other wasn't. But for practical purposes it has certain merits and may pass.

How the Attacks Begin and End

EVERY one has seen, or known, or had the acute articular form of rheumatism, and when once seen there is no difficulty in recognizing it again. It is one of the most striking and most abominable of disease-pictures—beginning with high fever and headache, then tenderness, quickly increasing to extreme sensitiveness in one or more of the larger joints, followed by drenching sweats of penetrating acid odor. The joint attacked becomes red, swollen and glossy, so tender that merely pointing a finger at it will send a twinge of agony through the entire body, and the patient lies rigid and cramped for fear of the agony caused by slightest movement. The tongue becomes coated and foul; the blood-cells are rapidly broken down, and the victim becomes ashy pale. He is worn out with pain and fever, yet afraid to fall asleep for fear of unconsciously moving the inflamed joint and waking in tortures; and altogether is about as acutely uncomfortable and completely miserable as any human being can well be made in so short a time. Fortunately, like its twin brother, the grip, the bark of rheumatism is far worse than its bite, and a striking feature of the disease is its low fatality, especially when contrasted with the fury of its onslaught and the profoundness of the prostration which it produces. Though it will torture its victim almost to the limits of his endurance for days and even weeks at a stretch, it seldom kills directly. Its chief danger lies in the legacies which it bequeaths. Though, like nearly all fevers, it is self-limited, tends to run its course and subside when the body has manufactured an antitoxin in sufficient amounts, it is unique in another respect; and that is in the extraordinary variability of the length of its "course." This may range anywhere from ten days to as many weeks, the "average expectation of life" being about six weeks. The agonizing intensity of the pain and acute edge of the discomfort usually subside in from five to fifteen days, especially under competent care. When the temperature falls, the drenching sweats cease, the joints become less exquisitely painful, and the patient gradually begins to pull himself together and to feel as if life were once more worth living. He is not yet out of the woods, however, for while the pain is subsiding in the joints which have been first attacked, another joint may suddenly flare up within ten or twelve hours and the whole distressing process be repeated, though usually on a somewhat milder and shorter scale. This uncertainty as to how many joints in the body may be attacked is, in fact, one of the chief elements in making the duration of the disease so irregular and incalculable.

The After Effects of Rheumatism

EVEN when the frank and open progress of the disease through the joints of the body has come to an end, the enemy is still lying in wait and reserving his most deadly assault. Distressing and crippling as are the effects of rheumatism upon the joints and tendons, its most deadly and permanent damage is wrought upon the heart. Fortunately, this vital organ is not attacked in more than about half the cases of acute rheumatism, and in probably not more than one-third of these are the changes produced either serious or permanent, especially if the case be carefully watched and managed. But it is not too much to say that, of all cases of serious or "organic" heart disease, rheumatism is probably responsible for from fifty to seventy per cent. The same germ or toxin which produces the striking inflammatory changes in the joints may be carried in the blood to the heart and there attack either the lining and valves of the heart (endocardium), which is commonest, or the covering of the heart (pericardium), or the heart muscle. So intense is the inflammation, that parts of the valves may be literally eaten away by ulceration, and when these ulcers heal, with formation of scar tissue as everywhere else in the body, the flaps of the valves may be either tied together or pulled out of shape, so that they can no longer properly close the openings of the heart pump. This condition, or some modification of it, is what we usually mean when we speak of "heart disease," or "organic heart disease." The effect upon the heart pump is similar to that which would be produced by cutting or twisting the valve in the "bucket" of a pump or in a bulb syringe. In severe cases of rheumatism the heart may be attacked within the first few days of the disease, but usually it is not involved until after the trouble in the joints has begun to subside; and no patient should be considered safe from this danger until at least six weeks have elapsed from the beginning of the fever. The few cases (not to exceed one or two per cent) of rheumatic fever which go rapidly on to a fatal termination, usually die from this inflammation of the heart, technically known as endocarditis. The best way to prevent this serious complication and to keep it within moderate limits, if it occurs, is absolute rest in bed, until the danger period is completely passed.

Now comes another redeeming feature of this troublesome disease, and that is the comparatively small permanent effects which it produces upon the joints in the way of crippling or even stiffening. To gaze upon a rheumatic knee-joint, for instance, in the height of the attack—swollen to the size of a hornet's nest, hot, red, throbbing with agony, and looking as if it were on the point of bursting—one would almost despair of saving the joint, and the best one would feel entitled to expect would be a roughening of its surfaces and a permanent stiffening of its movements.

On the contrary, when once the fury of the attack has passed its climax, especially if another joint should become involved, the whole picture changes as if by magic. The pain fades away to one-fifth of its former intensity within twenty-four or even within twelve hours; three-fourths of the swelling follows suit in forty-eight hours, and within three or four days' time the patient is moving the joint with comparative ease and comfort. When he gets up at the end of his six weeks the knee, though still weak and stiff and sore, within a few weeks' time "limbers up" completely and usually becomes practically as good as ever. In short, the violence and swiftness of the onset are only matched by the rapidity and completeness of the retreat. It would probably be safe to say that not more than one joint in fifty, attacked by rheumatism, is left in any way permanently the worse.

Once Rheumatic Always Rheumatic

BUT, alas, to counterbalance this mercifulness in the matter of permanent damage, unlike most other infections, one attack of rheumatic fever, so far from protecting against another, renders both the individual and the joint more liable to other attacks. The historic motto of the British in the War of 1812 might be paraphrased into: "Once rheumatic, always rheumatic." The disease appears to be lost to all sense of decency and reason, and to such unprincipled lengths may it go that I have actually known one luckless individual who had the unenviable record of seventeen separate and successive attacks of rheumatic fever. As he expressed it, he had "had rheumatism every spring but two for nineteen years past." Yet only one ankle-joint was appreciably the worse for this terrific experience.

Obviously, the picture of acute rheumatism carries upon its face a strong suggestion of its real nature and causation. The high temperature, the headache, the sweats, the fierce attack and rapid decline, the self-limited course, the tendency to spread from one joint to another, from the joints to the heart, from the heart to the lungs and the kidneys, all stamp it unmistakably as an infection, a fever. On the other hand, there are two rather important elements lacking in the infection picture—one, that although it does at times occur in epidemics, it is very seldom transmitted to others; the other, that one attack does not produce immunity or protect against another. The majority of experts are now practically agreed that *acute* rheumatism, or *rheumatic fever*, is probably due to the invasion of the system by some microörganism or germ. When, however, we come to fixing upon the particular bacillus, or micrococcus, there is a wide divergence of opinion, some six or seven different eminent investigators having each his favorite candidate for the doubtful honor. In fact, it is our inability as yet positively to identify and agree upon the causal germ that makes our knowledge of the entire subject still so regrettably vague, and renders either a definite classification or successful treatment so difficult.

The attitude of the most careful and experienced physicians and broad-minded biologists may be roughly summed up in the statement that acute rheumatism is probably due to some germ or germs, but that the question is still open as to which particular germ is at fault, and even as to whether the group of symptoms which we call rheumatism may not possibly be produced by a number of different organisms, acting upon a particular type of constitution or susceptibility. There is no difficulty in finding germs of all sorts, principally micrococci, in the blood, the tissues about the joints and on the heart valves of patients with rheumatism, and these germs, when injected into animals, will not infrequently produce fever and inflammatory changes in the joints, roughly resembling rheumatism. But the difficulty so far has been, first, that these organisms are of several different kinds and distinct species; and second, and even more important, that almost any of the organisms of the common infectious diseases are capable at times of producing inflammation of the joints and tendons. For instance, the third commonest point of attack of the tubercle bacillus, after the lungs and the glands, is the bones and joints, as illustrated in the sadly-familiar "white-swelling of the knee" and hip-joint disease. All the so-called septic organisms, which produce suppuration and blood-poisoning in wounds and surgery may, and very frequently do, attack the joints, while nearly all the common infections, such as typhoid, scarlet fever, pneumonia, and even measles, influenza and tonsillitis, may be followed by severe joint symptoms.

In fact, we are coming to recognize that diseases of the joints, like diseases of the nervous system, are among the frequent results of any and all of the acute infectious diseases or fevers; and we now trace from fifty to seventy-five per cent of both joint troubles and degenerations of the nervous system to this cause. Two-thirds, for instance, of our cases of hip-joint disease and of spinal disease (*caries*) are due to tuberculosis.

Puzzling Problems for Pathologists

THE puzzling problem now before pathologists is the sorting out of these innumerable forms of joint inflammations and the splitting off of those which are clearly due to certain specific diseases from the great, central group of true rheumatism. Most of these joint inflammations which are due to recognized germs, such as the pus-organisms of surgical fevers, tuberculosis and typhoid, differ from true rheumatism in that they go on to suppuration (formation of "matter") and permanently cripple the joint to a greater or less degree. So that there is probably a germ or group of germs which produces the swift attack and rapid subsidence and other characteristic features of true rheumatism, even though we have not yet succeeded in sorting them out of the swarm. So confident do we feel of this, that although, as will be shown, there are probably other factors involved, such as exposure, housing, occupation, food and heredity, yet the best thought of the profession is practically agreed that none of these would alone produce the disease, but are only accessory causes plus the micrococcus. In practically all our modern textbooks of medicine rheumatism is included under the head of infections.

This theory of causation, confessedly provisional and imperfect as it is, helps us to harmonize the other known facts about the disease; it has already greatly improved our treatment and given us a foothold for attacking the problem of prevention. For instance, it has long been known that rheumatism was very apt to follow tonsillitis or other forms of sore throat; indeed, many of the earlier authorities put down tonsillitis as one of the great group of "rheumatic" disturbances, and persons of rheumatic family tendency were supposed to have tonsillitis in childhood and rheumatism in later life. Not more than ten or fifteen per cent of all cases gave a history of tonsillitis, but since we have broadened our conception of infection and begun to inquire, not merely for symptoms of tonsillitis, but also for those of influenza, "common colds," measles, whooping cough, and the like, we reach the most significant result of finding that forty to sixty per cent of our cases of rheumatism have been preceded, anywhere from one to three weeks before, by an attack of some sort of "cold," sore throat, catarrhal fever, cough, bronchitis or other group of disturbances due to a mild infection. Further, it has long been notorious that when a rheumatic individual "catches cold" it is exceedingly apt to "settle in the joints," and, if these cases happen to come under the eye of a physician, they are recognized as secondary attacks of true rheumatism. In other words, the "cold" may simply be a second dose of the same germ which caused the primary attack of rheumatism.

The Effect of Cold and Exposure

THIS brings us to the widespread article of popular belief that rheumatism is most commonly due to cold, exposure, chill or damp. Much of this is found on investigation to be due to the well-known historic confusion between "cold," in the sense of exposure to cold air, and "cold," in the sense of a catarrh or influenza, with running at the nose, coughing, sore throat; a group of symptoms now clearly recognized to be due to an infection. In short, the vast majority of common colds are unmistakably infections, and spread from one victim to another, and this is the type of "cold" which causes the majority of rheumatic attacks.

The chill, which any one who is "coming down" with a cold experiences, and usually refers to a draft or a cold room, is, in nine cases out of ten, the rigor which precedes the fever, and has nothing whatever to do with the external temperature. The large majority of our cases of rheumatism can give no clear or convincing history of exposure to wet, cold or damp. But popular impression is seldom entirely mistaken, and there can be no question that, given the presence of the infectious germ, a prolonged exposure to cold, and particularly to wet, will often prove to be the last straw which will break down the patient's power of resistance, and determine an attack of rheumatism.

This climatic influence, however, is probably not responsible for more than fifteen or twenty per cent of all cases, and, popular impression to the contrary notwithstanding, the liability of outdoor workers who are subject to severe exposure, such as lumbermen, fishermen and sailors, is only slightly greater than that of indoor workers. The highest susceptibility, in fact, not merely to the disease, but also to the development of serious heart involvements, is found among domestic servants, particularly servant girls, agricultural laborers and their families, in districts where wages are low and cottages bad, and slum-dwellers; in fact, those classes which are underfed, overworked, badly housed and crowded together. Diet has exceeding little to do with the disease, and, so far from meat or high living of any sort predisposing to it, it is most common and most serious in precisely those classes which get least meat or luxuries of any sort, and are from stern necessity compelled to live upon a diet of cereals, potatoes, cheap fats and coarse vegetables.

Even its relations to the weather and seasons support the infection theory. Its seasonal occurrence is very similar to that of pneumonia — rarest in summer, commonest in winter, the highest percentage of cases occurring in the late fall and in the early spring. In other words, just at those times in which people are first beginning to shut themselves up for the winter, light fires and close windows, and at the end of their long period of winter imprisonment, when both their resisting power has been reduced to the lowest ebb in the year and infections of all sorts have had their most favorable conditions of growth for months.

The epidemics of rheumatism, which occasionally occur, probably follow epidemics of influenza, tonsillitis or other mild infections, and instances of two or more cases of rheumatism in one family or household are most rationally explained as due to the spread of the precedent infection from one member of the family to the other. Instances of the direct transmission of the disease from one patient to another are exceedingly rare.

Our view of the infectious causation of rheumatism, vague as it is, has given us already our first intelligent prospect of prevention. Whatever may be the character of germ or germs, the vast majority of them agree in making the nose and throat their first point of attack and of entry into the system. Hence, vigorous antiseptic and other rational treatment of all acute disturbances of the nose and throat, however slight, will prove a valuable preventive and diminisher of the percentage of rheumatism. This simply emphasizes again the truth and importance of the dictum of modern medicine, "Never neglect a cold," since we are already able to trace, not merely rheumatism, but from two-thirds to three-fourths of our cases of heart disease, of kidney trouble and of inflammations of the nervous system to those mild infections which we term "colds," or to other definite infectious diseases.

What an Army Surgeon Discovered

NOT only is this good *à priori* reasoning, but it has been demonstrated in practice. One of our largest United States Army Posts had acquired an unenviable reputation from the amount of rheumatism occurring in the troops stationed there. A new surgeon coming to take charge of the Post set about investigating the cause of this state of affairs, and came to the conclusion that the disease began as, or closely followed, tonsillitis and other forms of sore throat. He accordingly saw to it that every case of tonsillitis, of cold in the head or sore throat was vigorously treated with local germicides and with intestinal antiseptics and laxatives, until it was completely cured; with the result that in less than a year he succeeded in lowering the percentage of cases of rheumatism per company nearly sixty per cent.

At some of our large resorts, where great numbers of cases of rheumatism are treated, it has been discovered that if a case of common cold, or tonsillitis, happens to come into the establishment, and runs through the inmates, nearly half of the rheumatic patients attacked will have a relapse or new seizure of their rheumatism. Accordingly, a rigorous and hawklike watch is kept for every possible case of cold, tonsillitis or sore throat entering the house; the patient is promptly isolated and treated on rigidly antiseptic principles, with the result that epidemics of relapses of rheumatism in their inmates have greatly diminished in frequency.

If every case of cold or sore throat were promptly and thoroughly treated with antiseptic sprays and washes, such as any competent physician can direct his patients to keep in the house, in readiness for such an emergency, combined with laxatives and intestinal antiseptic treatment and, above all, with rest in bed as long as any rise of temperature is present, with little question there would be a marked diminution in both the frequency and the severity of rheumatism. If to this were added an abundant and nutritious dietary, good ventilation and pure air, an avoidance of overwork and overstrain, we should soon begin to get the better of this distressing disease. In fact, while positive data are lacking, on account of the small fatality of rheumatism and its consequent infrequent appearance among the causes of death in our vital statistics, yet it is the almost unanimous opinion of physicians of experience that the disease is distinctly diminishing, as a result of the marked improvement in food, housing, wages and living conditions generally which modern civilization has already brought about.

So much for acute rheumatism. Vague and unsatisfactory as is our knowledge of it, it is, unfortunately, clearness and precision itself when contrasted with the welter of confusion and fog which covers our ideas about the *chronic* variety. The catholicity of the term is something incredible. Every chronic pain and twinge,

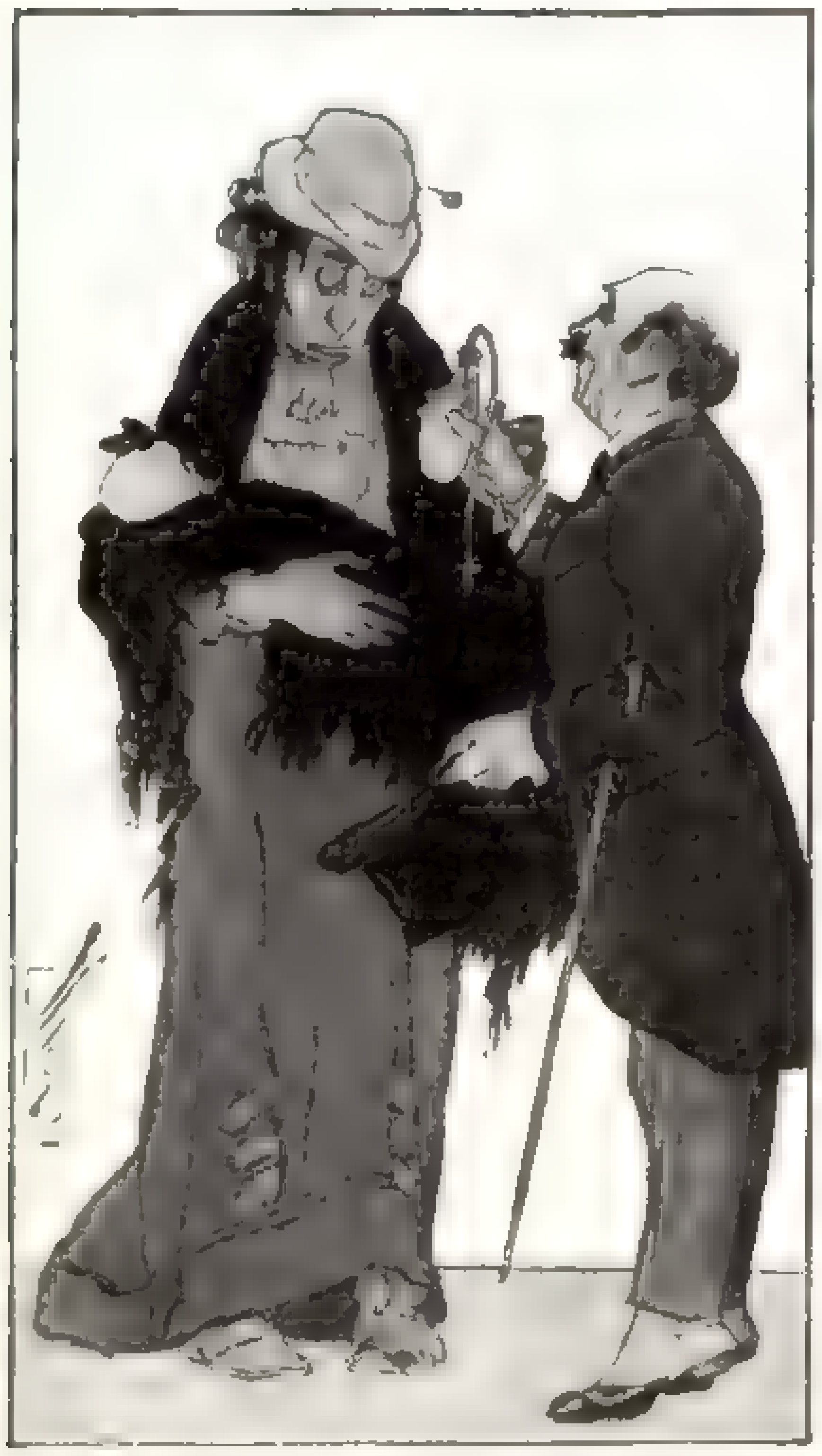
(Continued on Page 47)

MR. BILLINGS' POCKETS

He Explains the Morning After

By ELLIS PARKER BUTLER

ILLUSTRATED BY GUSTAVUS C. WIDNEY



Without Hesitation I Drew the Patent Nursing-Bottle From My Pocket

ON THE sixteenth of June Mr. Rollin Billings entered his home at Westcote very much later than usual, and stealing upstairs, like a thief in the night, he undressed and dropped into bed. In two minutes he was asleep, and it was no wonder, for by that time it was five minutes after three in the morning, and Mr. Billings' usual bedtime was ten o'clock. Even when he was delayed at his office he made it an invariable rule to catch the nine o'clock train home.

When Mrs. Billings awoke the next—or, rather, that same—morning, she gazed a minute at the thin, innocent face of her husband, and was in the satisfied frame of mind that takes an unexpected train delay as a legitimate excuse, when she happened to cast her eyes upon Mr. Billings' coat, which was thrown carelessly over the foot of the bed. Protruding from one of the side pockets was a patent nursing-bottle, half-full of milk. Instantly Mrs. Billings was out of bed and searching Mr. Billings' other pockets. To her horror her search was fruitful.

In a vest pocket she found three false curls, or puffs of hair, such as ladies are wearing today to increase the abundance of their own, and these curls were of a rich brownish-red. Finally, when she dived into his trousers pocket, she found twelve acorns carefully wrapped in a lady's handkerchief, with the initials "T. M. C." embroidered on one corner.

All these Mrs. Billings hid carefully in her upper bureau drawer and proceeded to dress. When at length she awakened Mr. Billings, he yawned, stretched, and then, realizing that getting-up time had arrived, hopped briskly out of bed.

"You got in late last night," said Mrs. Billings pleasantly.

If she had expected Mr. Billings to cringe and cower she was mistaken. He continued to dress, quite in his usual manner, as if he had a clear conscience.

"Indeed I did, Mary," he said. "It was three when I entered the house, for the clock was just striking."

"Something must have delayed you," suggested Mrs. Billings.

"Otherwise, dear," said Mr. Billings, "I should have been home much sooner."

"Probably," said Mrs. Billings, suddenly assuming her most sarcastic tone, as she reached into her bureau drawer and drew out the patent nursing-bottle, "this had something to do with your being delayed!"

Mr. Billings looked at the nursing-bottle, and then he drew out his watch and looked at that.

"My dear," he said, "you are right. It did. But I now have just time to gulp down my coffee and catch my train. Tonight, when I return from town, I will tell you the most remarkable story of that nursing-bottle, and how it happened to be in my pocket, and in the mean time I beg you—I most sincerely beg you—to feel no uneasiness."

With this he hurried out of the room, and a few moments later his wife saw him running for his train.

All day Mrs. Billings was prey to the most disturbing thoughts, and as soon as dinner was finished that evening she led the way into the library.

"Now, Rollin?" she said, and without hesitation Mr. Billings began.

I

The Patent Nursing-Bottle

YOU have (he said), I know, met Lemuel, the colored elevator boy in our office building, and you know what a pleasant, accommodating lad he is. He is the sort of boy for whom one would gladly do a favor, for he is always so willing to do favors for others, but I was thinking nothing of this when I stepped from my office at exactly five o'clock yesterday evening. I was thinking of nothing but getting home to dinner as soon as possible and was just stepping into the elevator when Lemuel laid his hand gently on my arm.

"I beg yo' pahdon, Mistah Billings," he said politely, "but would yo' do me a favor?"

"Certainly, Lemuel," I said; "how much can I lend you?"

"'Tain't that, sah," he said. "I wish t' have a word or two in private with yo'. Would yo' mind steppin' back into yo' office until I git these folks out of th' buildin', so's I can speak to yo'?"

I knew I had still half an hour before my six-two train, and I was not unwilling to do Lemuel a favor, so I went back to my office as he desired, and waited there until he appeared, which was not until he had taken all the tenants down in his elevator. Then he opened the door and came in. With him was the young man I had often seen in the office next to mine, as I passed, and a young woman on whom I had never set my eyes before. No sooner had they opened the door than the young man began to speak, and Lemuel stood unobtrusively to one side.

"Mr. Billings," said the young man, "you may think it strange that I should come to you in this way when you and I are hardly acquaintances, but I have often observed you passing my door, and have noted your kind-looking face, and the moment I found this trouble upon me I instantly thought of you as the one man who would be likely to help me out of my difficulty."

While he said this I had time to study his face, and also to glance at the young woman, and I saw that he must, indeed, be in great trouble. I also saw that the young woman was pretty and modest and that she, also, was in great distress. I at once agreed to help him, provided I should not be made to miss the six-thirty train, for I saw I was already too late for the six-two.

"Good!" he cried. "For several years Madge—who is this young lady—and I have been in love, and we wish to be married this evening, but her father and my father are waiting at the foot of the elevator at this minute, and they have been waiting there all day. There is no other way for us to leave the building, for the foot of the stairs is also the foot of the elevator, and, in fact, when I last peeped, Madge's father was sitting on the bottom step. It is now exactly fifteen minutes of six, and at six o'clock they mean to come up and tear Madge and me away, and have us married."

"To ——" I began.

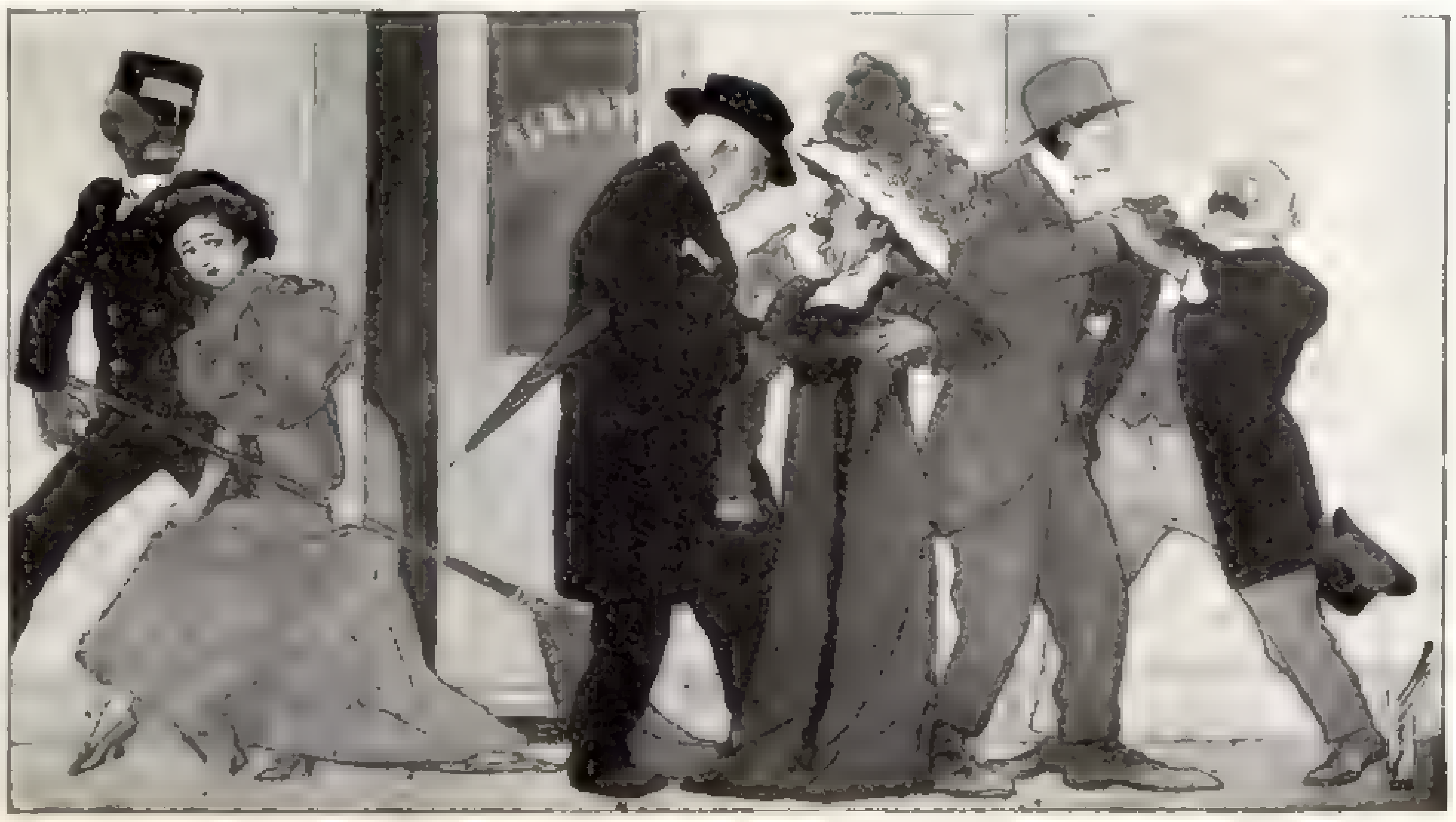
"To each other," said the young man with emotion.

"But I thought that was what you wanted?" I exclaimed.

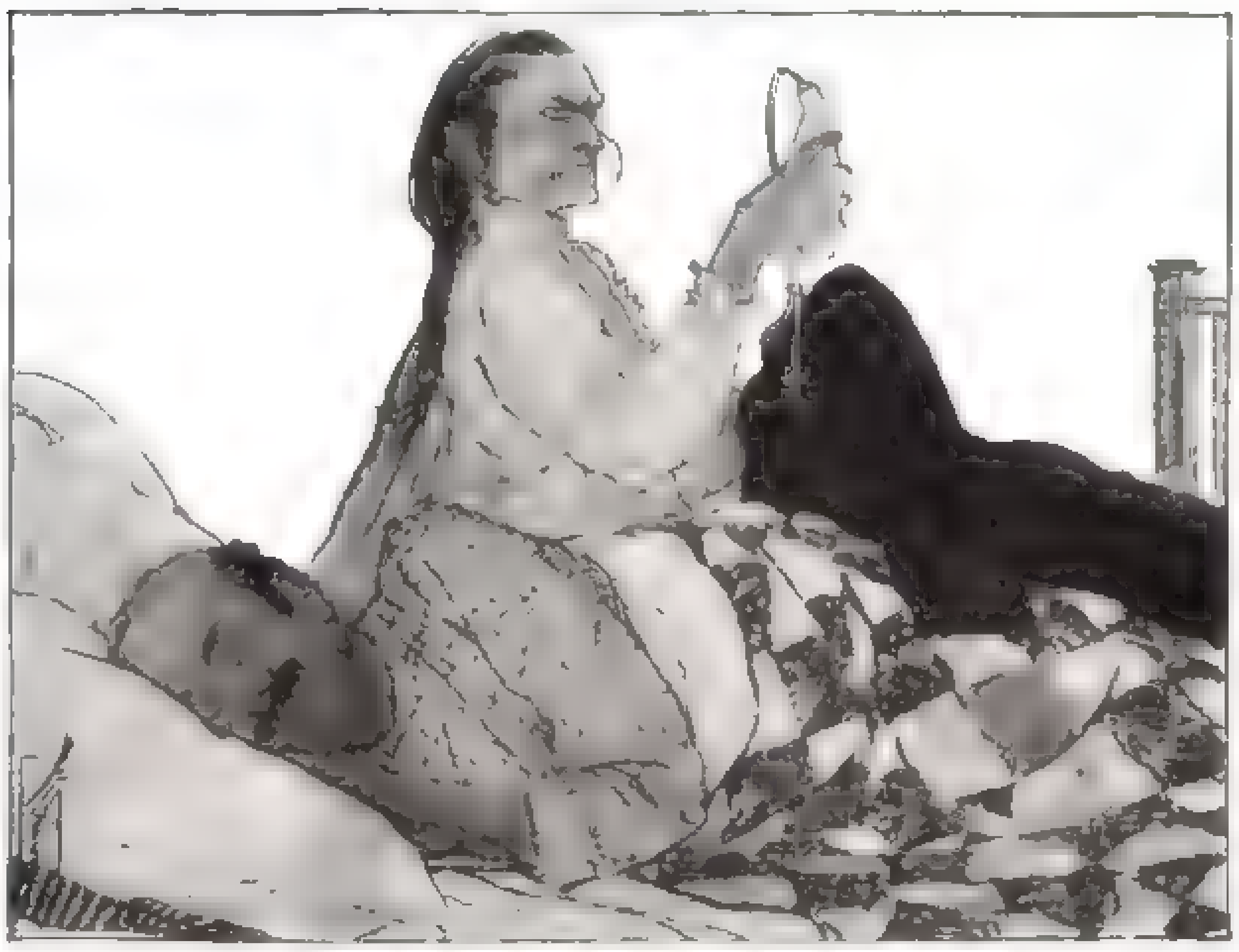
"Not at all! Not at all!" said the young man, and the young woman added her voice in protest, too. "I am the head of the Statistical Department of the Society for the Obtaining of a Uniform National Divorce Law, and the work in that department has convinced me beyond a doubt that forced marriages always end unhappily. In eighty-seven thousand six hundred and four cases of forced marriages that I have tabulated I have found that eighty-seven thousand six hundred and three have been unhappy. In the face of such statistics Madge and I dare not allow ourselves to be married against our wills. We insist on marrying voluntarily."

"That could be easily arranged," I ventured to say, "in view of the fact that both your fathers wish you to be married."

"Not at all," said Madge, with more independence than I had thought her capable of; "because my father and Henry's father are gentlemen of the old school. I would not say anything against either father, for in ordinary affairs they are two most suave and charming old gentlemen, but in this they hold to the old-school idea that children should allow their parents to select their life-partners, and they insist that Henry and I allow ourselves to be forced to marry each other. And that, in spite of the statistics Henry has shown them. Our whole happiness depends on our getting out of this building before they can come up and get us. That is why we appeal to you."



"I am a Respectable Married Lady, Leaving the Building With Her Husband. Unhand Me!"



A Patent Nursing-Bottle, Half-Full of Milk

"If you still hesitate, after what Madge has said," said Henry, pulling a large roll of paper out of his pocket, "here are the statistics."

"Very well," I said, "I will help you, if I can do so and not miss the six-thirty train. What is your plan?"

"It is very simple," said Henry "Our fathers are both quite near-sighted, and as six o'clock draws near they will naturally become greatly excited and nervous, and, therefore, less observant of small things. I have brought with me some burnt cork with which I will blacken my face, and I will change clothes with Lemuel, and, in the one moment necessary to escape, my father will not recognize me. Lemuel, on the other hand, will whiten his face with some powder that Madge has brought, and will wear my clothes, and in the excitement my father will seize him instead of me."

"Excellent," I said, "but what part do I play in this?"

"This part," said Henry: "You will wear, over your street clothes, a gown that Madge has brought in her suitcase and a hat that she has also brought, both of which her father will easily recognize, while Madge will redden her face with rouge, muss her hair, don a torn, calico dress, and with a scrub-rag and a mop in her hands easily pass for a scrubwoman."

"And then?" I asked.

"Then you and Lemuel will steal cautiously down the stairs, as if you were Madge and I seeking to escape, while Madge and I, as Lemuel and the scrubwoman, will go down by the elevator. My father and Madge's father will seize you and Lemuel ——"

"And I shall appear like a fool when they discover I am a respectable business man rigged up in woman's clothes," I said.

"Not at all," said Madge, "for Henry and I have thought of that. You must play your part until you see that Henry and I have escaped from the elevator and have left the building, and that is all. I have had the forethought to prepare an alibi for you. As soon as you see that Henry and I are safe outside the building you must become very indignant, and insist that you are a respectable married woman, and in proof you must hand my father the contents of this package. He will be convinced immediately and let you go, and then Lemuel can run you up to your office and you can take off my dress and hat and catch the six-thirty train without trouble." She then handed me a small parcel, which I slipped into my coat-pocket.

When this had been agreed upon she and Henry left the office and I took the hat and dress from the suitcase and put them on, while Lemuel put on Henry's suit and whitened his face. This took but a few minutes, and we went into the hall and found Henry and Madge already waiting for us. Henry was blackened into a good likeness of Lemuel, and Madge was quite a mussy scrubwoman. They immediately entered the elevator and began to descend slowly, while Lemuel and I crept down the stairs.

Lemuel and I kept as nearly as possible opposite the elevator, so that we might arrive at the foot of the stairs but one moment before Madge and Henry, and we could hear the two fathers shuffling on the street floor, when suddenly, as we reached the third floor, we heard a whisper from Henry in the elevator. The elevator had stuck fast between the third and fourth floors. As with one mind, Lemuel and I seated ourselves on a step and waited until Henry should get the elevator running again and could proceed to the street floor.

For a while we could hear no noise but the grating of metal on metal as Henry worked with the starting lever of the elevator, and then we heard the voices of the two fathers.

"It is a ruse," said one father. "They are pretending the elevator is stuck, and when we grow impatient and start up the stairs they will come down with a rush and escape us."

"But we are not so silly as that," said the other father. "We will stay right here and wait until they come down."

At that Lemuel and I settled ourselves more comfortably, for there was nothing else to do. I cursed inwardly as I felt the minutes slip by and knew that half-past six had come and gone, but I was sure you would not like to have me desert those two poor lovers who were fighting to ward off the statistics, so I sat still and silent. So did Lemuel.

I do not know how long I sat there, for it was already dark in the narrow stairway, but it must have been a long time. I drowsed off, and I was finally awakened by Lemuel tugging at my sleeve, and I knew that Henry had managed to start the elevator again. Lemuel and I hastened our steps, and just as the elevator was coming into sight below the second floor we were seen by the two fathers. For an instant they hesitated, and then they seized us. At the same time the elevator door opened and Henry and Madge came out, and the two fathers hardly glanced at them as they went out of the door into the street

As soon as I saw that they were safe I feigned great indignation, and so did Lemuel.

"Unhand me, sir!" I cried. "Who do you think I am? I am a respectable married lady, leaving the building with her husband. Unhand me!"

Instead of doing so, however, the father that had me by the arm drew me nearer to the hall light. As he did so he stared closely at my face.

"Morgan," he said to the other father, "this is not my daughter. My daughter did not have a mustache."

"Indeed, I am not your daughter," I said; "I am a respectable married lady, and here is the proof."

With that I reached for the package Madge had given me, but it was in my coat-pocket, underneath the dress I had on, and it was only with great difficulty and by raising one side of the skirt that I was able to get it. I unwrapped it and showed it to the father that had me by the arm. It was the patent nursing-bottle

When Mr. Billings had finished his relation his wife sat for a moment in silence. Then she said:

"And he let you go?"

"Yes, of course," said Mr. Billings; "he could not hold me after such proof as that, and Lemuel ran me up to my office, where I changed my hat and took off the dress. I knew it was late, and I did not know what train I could catch, but I made haste, and, on the way down in the elevator, I felt in my pocket to see if I had my commutation ticket, when my hand struck the patent nursing-bottle. My first impulse was to drop it in the car, but on second thought I decided to keep it, for I knew that when you saw it and heard its story you would understand perfectly why I was detained last night."

"Yes?" said Mrs. Billings questioningly "But, my dear, all that does not account for these."

As she said that she drew from her work-basket the three auburn-red curls

"Oh, those!" said Mr. Billings, after a momentary hesitation. "I was about to tell you about those."

"Do so!" said Mrs. Billings coldly. "I am listening."

II

The Three Auburn-Red Curls

WHEN I went down in the elevator (said Mr. Billings) with the nursing-bottle in my pocket I had no thought but to get to the train as soon as possible, for I saw by the clock in my office that I had just time to catch the eleven-nine if I should not be delayed. Therefore, as soon as I was outside the building I started to run, but when I reached the corner and was just about to step on a passing street car a hand was laid on my arm and I turned to see who was seeking to detain me. It was a woman in the most pitiable rags, and on her arm she carried a baby so thin and pale that I could scarcely believe it lived.

One glance at the child showed me that it was on the verge of death by starvation, and this was confirmed by the moans of the mother, who begged me for humanity's sake to give her money with which to provide food for the child, even though I let her, herself, starve. You know, my dear, you never allow me to give money to street beggars, and I remembered this, but at the same time I remembered the patent nursing-bottle I still carried in my pocket.

Without hesitation I drew the patent nursing-bottle from my pocket and told the mother to allow the infant to have a sufficient quantity of the milk it contained to sustain the child's life until she could procure other alms or other aid. With a cry of joy the mother took the nursing-bottle and pressed it to the poor baby's lips, and it was with great pleasure I saw the rosy color return to the child's cheeks. The sadness of despair that had shadowed the mother's face also fled, and I could see that already she was looking on life with a more optimistic view.

I verily believe the child could have absorbed the entire contents of the bottle, but I had impressed upon the mother that she was to give the child only sufficient to sustain life, not to suffice it until it was grown to manhood or womanhood, and when the bottle was half-emptied the mother returned it to me. How much time all this occupied I do not know, but the child took the milk with extreme slowness. I may say that it took the milk drop by drop. A great deal of time must have elapsed.

But when the mother had returned the patent nursing-bottle to me and saw how impatient I was to be gone, she still retained her hold upon my arm.

"Sir," she said, "you have undoubtedly saved the life of my child, and I only regret that I cannot repay you for all it means to me. But I cannot. Stay!" she cried, when I was about to pull my arm away. "Has your wife auburn-red hair?"

"No," I said, "she has not. Her hair is a most beautiful black."

"No matter," said the poor woman, putting her hand to her head. "Some day she may wish to change the color of her hair to auburn-red, which is easily done with a little bleach and a little dye, and should she do so these may come handy," and with that she slipped something soft and fluffy into my hand and fled into the night. When I looked I saw in my hand the very curls you hold there. My first impulse was to drop them in the street, but I remembered that the poor woman had not given them to me, but to you, and that it was my duty to bring them home to you, so I slipped them into my pocket.

When Mr. Billings had ended this recital of what had happened to him his wife said:

"Huh!"

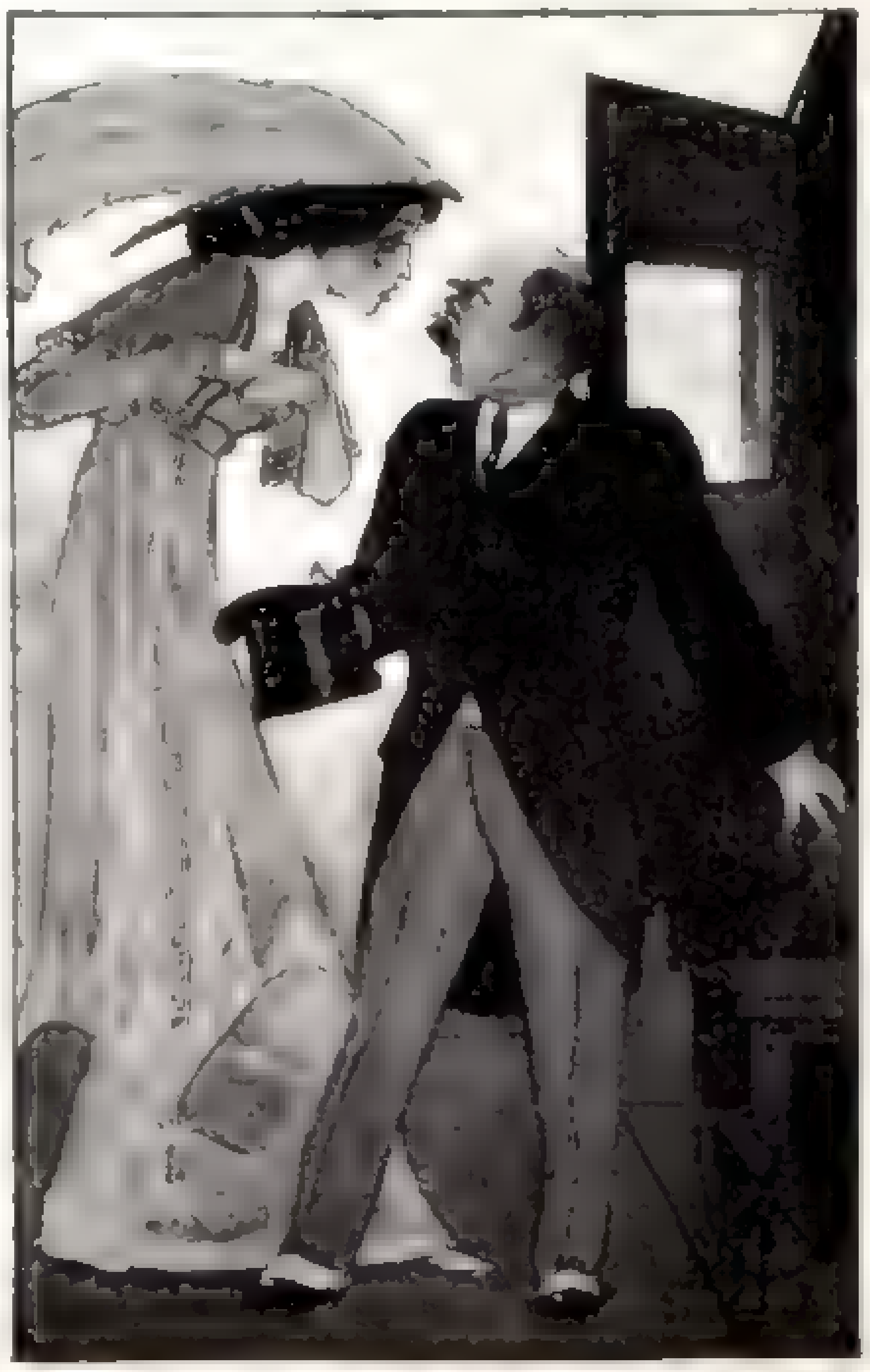
At the same time she tossed the curls into the grate, where they shriveled up, burst into blue smoke, and shortly disappeared in ashes.

"That is a very likely story," she said, "but it does not explain how this came to be in your pocket."

Saying this she drew from her basket the handkerchief and handed it to Mr. Billings.

"Hah!" he exclaimed. For a moment he turned the rolled-up handkerchief over and over, and then he

(Continued on Page 43)



And Then I Let the Young Woman Enter

The Farmer and His Motor Car

Why He Buys One and What He Gets Out of It

By Charles Moreau Harger

DECORATION BY C. D. MITCHELL

A NEW buyer has entered the automobile field—the well-to-do farmer. When he comes to town on Saturday he looks longingly at the shiny motor cars lined up in the dealer's garage and finally edges around to the man in a leather cap with: "What do they cost?" Then he does some figuring: "Let's see, eleven hundred bushels of wheat at ninety-three cents, ten hundred and twenty-three dollars, enough to buy one—and I raised it on thirty-seven acres. Or eleven head of steers at ninety dollars—and I have fifty of them ready for market. Why not use some of my property and have a little enjoyment in this world?"

So he thinks in terms of products and, as a result, the salesmen in the interior towns have a new list of possible customers. They are shrewd customers, too. It requires skill to sell a thousand-dollar vehicle to a man whose notion of luxury has been measured by a seventy-five-dollar, rubber-tired buggy. Not until he gets his ideas into bushels and pounds, instead of thinking in dollars, is he a "prospect."

The farmer is a more calculating bargain-hunter than the town resident. The latter takes a good deal for granted and accepts things as they come. "When a farmer comes to the garage I know that I shall have to put in every wrench, oil can and extra part," a successful dealer expressed it, "but I know I'll get my money."

Selling motor cars to the farmer is a new science and it requires special talent. He must first be convinced that he can afford it. An agent went out to a farm in Eastern Nebraska last fall with a moderate-priced touring-car.

"It will give you a great deal of pleasure," he opened his talk.

"Yes, but I am not rich—I can't afford an automobile for pleasure."

"If I can show you that it will save you money, will you buy?" The bargain was struck.

"How often do you go to town?"

"About twice a week."

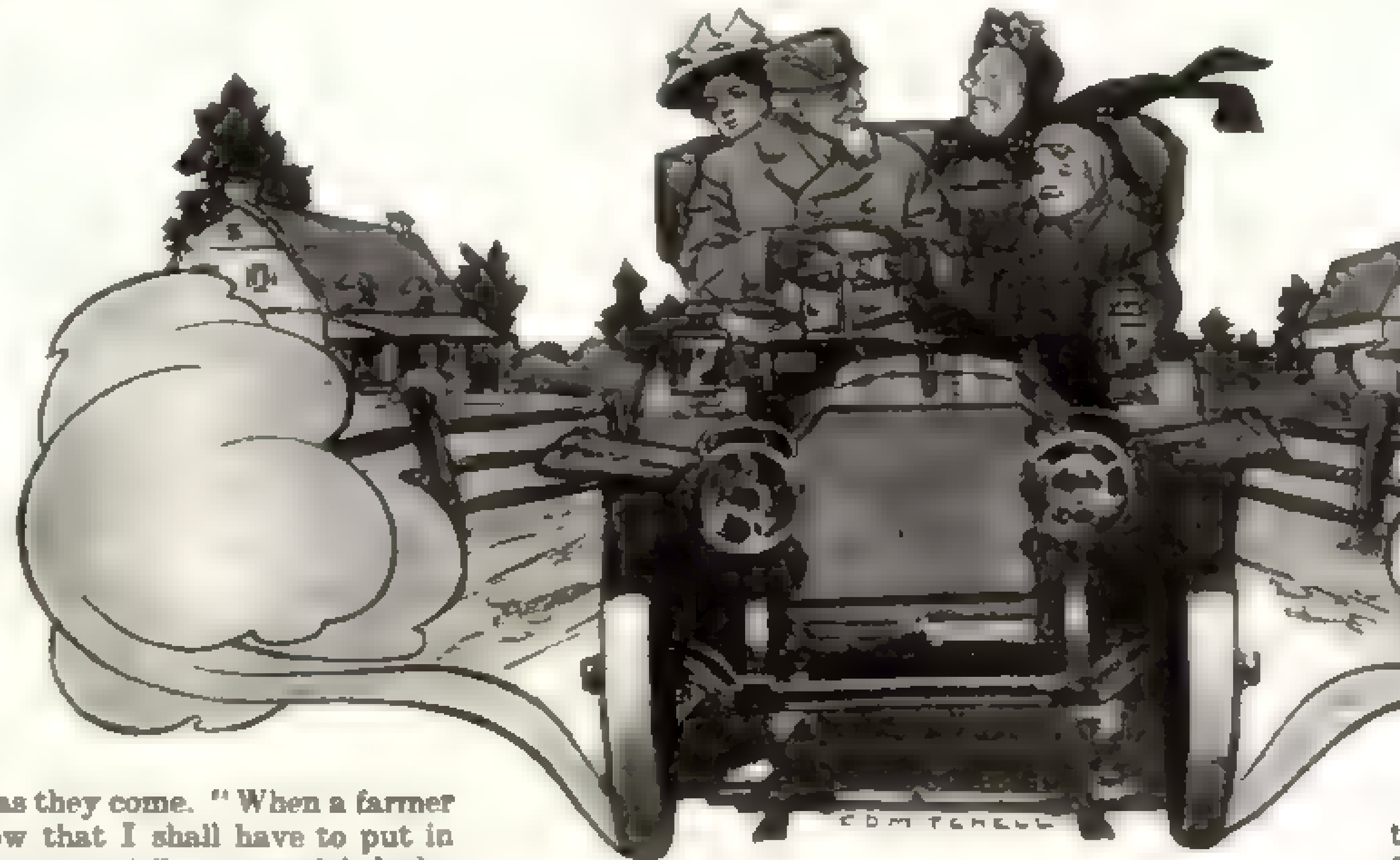
"Twelve miles, isn't it? You spend nearly four hours on the trip; that is four hundred hours, or forty days a year, just going to town. Really, each trip breaks up a full half-day, and your time is worth at least four dollars a day. There is two hundred dollars a year. Then two horses are taken from work, one hundred and fifty dollars more, and you have a fifty-dollar expense in buggy and harness repairs annually. With a car you can save three-fourths of the time and both the horses, its expense will not be more than that of the team, and you can carry five persons, instead of one or two. In four years you have paid for the car and have enjoyed much pleasure besides." The farmer is now driving a car.

The day when automobiles were shipped by twos and threes to small towns in the agricultural States is past—they go now in train loads. Many of these interior towns have been unable to secure cars fast enough for delivery.

Marketing and Motoring

WHY should not the farmer have his car? Last year he raised his tenth consecutive big crop of wheat and sold it for a high price. He raised a big corn crop, and it is worth good money in the bin. His farm that went begging at twenty-five dollars an acre in 1900, and was held at fifty dollars in 1905, he does not dare place on sale at ninety dollars or one hundred dollars an acre lest some buyer accept the offer and he find himself homeless. The difference between four thousand dollars and twelve thousand dollars in the value of a homestead means a handsome profit, especially when the land has been yielding a good income each season, supporting the family, sending the children to college and paying off the mortgage.

The dealer, however, must be prepared to answer many questions and to suit many tastes. Not the same desires animate the farmer-motorist as do the city driver. The latter wants high power and speed; the former, suitability to his varied needs. If he wishes to drive through an alfalfa field, he wants his machine to do it. He demands a car as good as any his neighbors may get. "Will you take back this runabout I bought last week and sell me a touring-car?" asked a long-bearded farmer of the dealer. "My next neighbor got a big car yesterday and he can't beat me at this game." He went home at the wheel of a "showy" machine warranted to lead the neighborhood.



Another wanted to see if a car would go slow. "My folks do not like to ride fast," he explained. "The town folks go along the road so fast it scares us and we want to be more moderate—will any of the cars go slow for me?"

And in less than a month he was bragging that he came to town, eight miles, in just twenty-four and a half minutes!

Then there is the farmer who wishes to entertain all the family. One such, with eleven youngsters around the home, went to the dealer in the county-seat. "I want to buy a car that will carry 'em all," he explained. "We like to visit, to go to church, and there are not enough rigs on the place." He bought and paid cash for a two-thousand-dollar four-cylinder and is using it—though he probably does not carry all the family at the same time.

All these classes must be convinced by the dealer. The question of utility enters into the argument more than any other. "Can I use the car for anything practical?" asks the prospective buyer. Few farmers have yet reached the point where they are willing to make the investment demanded merely for pleasure. The dealer tells him he can also use it for business.

This many farmers do. Every morning when roads and weather are suitable—and the prairie States have much good weather and possibilities for general good roads—one Western stockman loads a half-dozen cans of cream on the rear of his motor car and carries the product six miles to market. "It takes me about forty minutes when everything is favorable," said he. "With team it would require two hours." He also occasionally carries hogs and poultry in crates.

"I have used my car for a great deal of small marketing during the past fall," explained one farmer. "I live about twelve miles from town and we had a great many fine apples which we marketed as they ripened. I could take three or four sacks at a time in the car and go to town with them in short time. Altogether I took over one hundred bushels of apples that way. Of course, we take nearly all our cream, butter and eggs to market in the car, because that is our way of going to town in good weather, and it has saved me money, because the fruit and other products were sold when fresh, and so at a higher price."

Other farmers use their cars to make trips over the farm, taking with them the supplies needed to repair a fence, to improve a gateway or to assist a laborer. The fact that the modern, low-priced automobile can be made a machine-of-all-work is its chief recommendation to the farm owner. He wants something he can use, and he is willing to pay for it. This is the dealer's most potent argument—that the modern car will do all these things.

Thus far, the buying of cars by farmers has gone by neighborhoods. In one Western county of ten thousand population are nearly one hundred cars owned on farms. In other counties scarcely one is found. This causes some surprises. One of these came to a Western politician. He was making the race for a State office and his manager booked him for a speech in a rural district.

"I'll just get a motor car and run out to that schoolhouse," he said to his political advisers.

"Not for the world!" they cried. "Why, that would never do. You go out there in a motor car, and they will think you're a plutocrat and slaughter you at the polls."

The office-seeker gave up the plan and drove out to the schoolhouse in a buggy. A score of motor cars "honk-honked" past him on the road, containing farmers and their families on their way to the political meeting. Another dozen stood in the vicinity of the schoolhouse. When the politician drove up in his buggy the ruralists stared as if he were behind the times.

The next time he spoke at a country meeting this man drove out in a motor

The level roads of the prairie States from Indiana west to the Rocky Mountains are exceedingly favorable to farmer-ownership of motors. In Iowa's agricultural college a short winter course in instruction in the theory and use of the gasoline motor was given the past winter. The students were, as a preliminary, taught the structure and operation of gasoline engines, and learned the many ways in which such an engine can be made use of to make farming easier and more profitable. They were instructed in the dismantling, rebuilding and operation of motor cars, so that they might become skilled operators of such vehicles, which, the State educational authorities are convinced, will perform a large part in the development of the farming interests in the next two decades.

Why the Farmer Won the Race

"CAN I take care of a car and keep it going?" is another question from the farmer that the dealer must answer. At first some of the buyers do not succeed in management. Three hours after a purchaser had left a small town garage with his new motor the rural telephone called the salesman. "What makes the water boil so in my radiator? And the automobile"—the farmer likes to say automobile—"runs so slow. It climbs hills all right, but doesn't make time."

The agent was puzzled for a minute. Then he asked: "Did you change the speed levers any after leaving the garage?" "No, I didn't touch anything except the little irons on the wheel." That accounted for it—he had run seven miles on low gear!

A silver cup was offered as a prize in a two-day endurance run arranged by the automobile club of a county-seat town of Kansas last November. On the day of the start a farmer drove in with his car and asked if he might enter. His car was less expensive than many in the list, but the cautious, gray-headed owner knew all its points. He dropped well to the rear of the long procession and the smart townsmen smiled at his presumption. Along in the afternoon there came engine troubles from racing, punctures from careless driving and delays from loosened parts. But the farmer, taking his time, avoiding ruts and pursuing a steady, even course came into each "control" on time and with his car running smoothly. That night the city folks had a dance. The farmer went early to bed. In the morning he was fresh and cool-headed; the townsmen were tired and nervous. When the race ended the farmer had the only perfect score of the thirty-two entries and proudly carried the cup to his home ten miles in the country, where it stands on the center-table beside the family Bible.

The family of the farmer who owns a car enjoys more pleasure, sees more attractions of town, and gets more out of life. At the Sunday afternoon gathering at the country church, at the country wedding, at the public auction—everywhere, except at funerals—are motor cars standing among the wagons and buggies, showing how multiplied to the wife and children is their use.

Every car purchased by a farmer adds to the business of the largest town in the community—and the merchants encourage the buying. Editors of county-seat papers know that many remote farmers pay their yearly subscription when they pay taxes, pinning the receipts together, and the visit to town is often the only one of the year. With ability to make the journey in two or three hours it will be a weekly affair.

The farmer likes to buy goods in the big town, but for years he has been buying at the little country store because it took too much time to make the trip to the county-seat. The county-seat merchants have suffered. They have seen their formerly wide trade diminished by the small stores' inroads. The farmer's automobile will go far to bring it back through the widening of the farmer's field of travel. He can make the trip in two hours when formerly it required practically a whole day—and he will do it. He will go home with the car loaded with bundles and boxes, while the merchant has added a new customer.

The purchase of automobiles by the farmers has only begun. If we exclude the dweller in the little country village who figures frequently in the lists of farmers, and confine the enumeration to those who really keep a car at a distance from town, the field is scarcely touched. That it has progressed so greatly in the past twenty months is indication of what is to come—for the farmer is more alive to the utility of the motor car than ever and will be a liberal buyer during the coming years.

Take one typical county of the wheat belt with a population of twenty-five thousand—five thousand families, of which one-half live on farms. There are one hundred and nine motor cars in the county, twenty of them owned on these farms. In other words, the townspeople have been five times as liberal buyers as the farmers—but the latter have made all their purchases since the spring of 1907. It is interesting to note the class of farmer-buyers. They are simply well-to-do, moderately prosperous farmers with land paid for and, perhaps, a little cash in bank. Even during the nervous times of the early part of last year these farmers bought cars. One agent delivered a machine twelve miles from town. The farmer went to a bedroom and returned with fifteen hundred dollars, in five-dollar bills, pinned end to end, then rolled like a ribbon. He had withdrawn the money from the bank and kept it for the purchase of a car.

"There are three stages through which the farmer-buyer passes after he gets his car," explained a dealer who has been successful in this new sort of commercial enterprise. "The first is when he is nervous and cannot control his machine. The city driver has this motor-fright—but he learns with the chauffeur at his side; the farmer must fight it out alone. The result is that sometimes he runs through the barn door or strikes a barbed-wire fence—but he seldom does it a second time. The next stage is that of curiosity. He wants to take all the mysterious things apart to see how they are made; then he telephones in to the agent to come out to 'make the old thing work.' This is the annoying stage. I made three trips—twenty miles each way—to adjust one car, only to find that the owner and his oldest boy had been taking delicate portions of the machine apart to see how they were constructed. We try to educate the buyer so he will avoid this stage. The last is when he lets the car alone and employs an expert to make needed adjustments, except those he thoroughly understands. When he reaches this stage he is happy."

The changing attitude of the farmer toward the automobile and his growing familiarity with it is illustrated by a country banker: "The other day I drove into a farmer's yard to talk with him on business. His ten-year-old boy was working around the barn; the wife and daughter were on the back porch; the hired man was at the pump. Not one more than glanced at the car—then went on with the day's duties as if nothing more interesting than a saddle-horse were there. Eighteen months ago under similar conditions the whole family crowded around the machine 'rubbering' and wondering. It makes the car-owner feel as though all the distinction of owning a car were gone, as indeed it is so far as the prosperous farmer is concerned. He knows he can have one if he pleases and probably intends to get one himself."

The farmer seized quickly on the telephone and made it his own. He has put into his house bathtubs, lighting plants, pianos and phonographs. He has awakened to good roads and is wedded to the rural delivery. His horses have, for the most part, become so accustomed to motor cars that accidents are rare. As he sees seventeen-year-old boys and girls acting as chauffeurs, he has made up his mind that he is entitled to his share of the enjoyment. With this attitude toward the swift machines, the dealer has a simplified proposition and his sales will increase as months go by.

The White Mice

By Richard Harding Davis

ILLUSTRATED BY GEORGE GIBBS

III

RODDY stood staring blankly, unconsciously sucking at a raw spot on his finger where the powder had burned it. At his feet the bottle of curaçao, from which he had just been drinking, was rolling upon the gravel path, its life-blood bubbling out upon the pebbles. He stooped and lifted it. Later he remembered wondering how it had come there, and, at the time, that so much good liquor had been wasted had seemed a most irritating circumstance.

He moved to replace the bottle upon the table and found the table overturned, with Peter, his clothes dripping and his eyes aflame, emerging from beneath it.

Farther up the path the young Venezuelan was struggling in the arms of his friends. Fearful that he might still be in danger they were restraining him, and he, eager to pursue the man who had fired on him, was crying aloud his protests. Others of his friends were racing down the different paths, breaking through the bushes, and often, in their excitement, seizing upon one another. Huddled together in a group, the waiters and coachmen explained, gesticulated, shrieked.

But above the clamor of all, the voice of Peter was the most insistent. Leaping from a wreck of plates and glasses, his clothing splashed with claret, with coffee, with salad dressing, with the tablecloth wound like a kilt about his legs, he jumped at Roddy and Roddy retreated before him. Raging, and in the name of profane places, Peter demanded what Roddy "meant" by it.

"Look at me!" he commanded. "Look what you did! Look at me!"

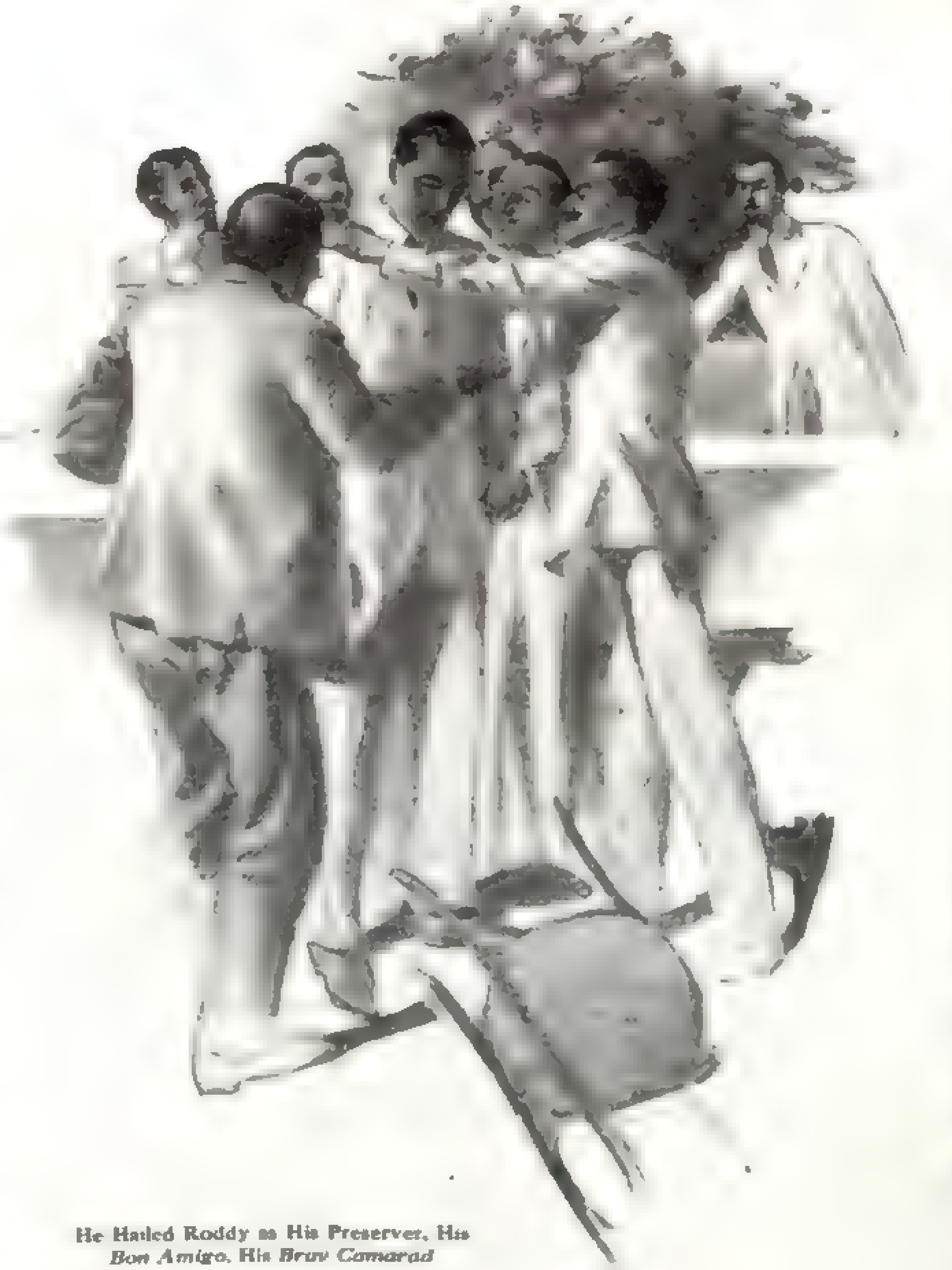
Roddy did not look. If he looked he knew he would laugh. And he knew Peter was hoping he would laugh so that, at that crowning insult, he might fall upon him.

In tones of humble, acute regret Roddy protested.

"I did it, Peter," he stammered hastily. "I did it—to save you. I was afraid he would hit you. I had to act quickly ——"

"Afraid *he'd* hit me!" roared Peter. "*You* hit me! Hit me with a table! Look at my new white flannel suit! And look at this!" With his fingers he gingerly parted his wet, disheveled hair. "Look at the bump on the back of my head. Is *that* your idea of saving me? I wish," he exploded savagely—"I wish he'd shot you full of holes!"

The violent onslaught of Peter was interrupted by one hardly less violent from the young Venezuelan. He had freed himself from his friends, and, as it now was evident the man who had attempted his life had escaped, and that to search farther was useless, he ran to thank the stranger who had served him. Extravagantly, but with real feeling, he wrung both of Roddy's hands. In the native fashion he embraced him, shook him by the shoulders, patted him affectionately on the back. Eloquently but incoherently in Spanish, French and English he poured forth his thanks. He hailed Roddy as his preserver, his *bon amigo*, his *brav camarad*. In expressing their gratitude his friends were equally voluble and generous. They praised, they applauded, they admired, in swift, graceful gestures they reenacted for each other the blow upon the chin, the struggle for the revolver, the escape of the would-be assassin.



He Hailed Roddy as His Preserver, His *Bon Amigo*, His *Brav Camarad*

Even Peter, as the only one who had suffered, became a heroic figure.

It was many minutes before the young men could depart, and then only after every one had drunk to them in warm, sweet champagne.

When the glasses were filled the young Venezuelan turned to those standing about him on the grass and commanded silence. He now spoke in excellent English, but Roddy noted that those of the older men who could not understand regarded him with uneasiness.

"I ask you, my friends," cried the Venezuelan, "to drink to the name of Forrester. How much," he exclaimed, "does not that name mean to my unhappy country! I—myself—that my life should be taken—it is nothing; but that it should be saved for my country by one of that name is for us an omen—a lucky omen. It means," he cried, the soft, liquid eyes flashing. "It means success. It means ——" As though suddenly conscious of the warning frowns of his friends, he paused abruptly, and with a graceful bow, and waving his glass toward Roddy, said quietly, "Let us drink to the son of a good friend of Venezuela—to Mr. Forrester."

Not until the landau was well on its way to Willemstad did Roddy deem it wise to make a certain inquiry.

"What," he asked of the driver, "is the name of the gentleman that the other gentleman tried to shoot?"

The driver turned completely in his seat. His jaw dropped. His eyes were opened wide in amazement.

"You don't know that gentleman!" he exclaimed. "I think everybody know *that* gentleman. He be very brave Venezuela gentleman; he be Colonel Vega."

As though sure of the effect of that name, the driver paused dramatically, but, except that the two Americans looked inquiringly at each other, they made no sign.

"Mebbe I better call that gentleman—Pino?" the driver suggested. "Everybody call him Pino, just like he be everybody's brother." The man showed his teeth broadly, in a delighted grin. "The market womens, the sailor mens, the police mens, the black peoples, and the white gentlemens, everybodys—call him Pino. Pino he be exiled. If he go to his country that President Alvarez he say he shoot him. So Pino go over that way," with his whip he pointed to the east. "They say he go live in Paris. But yesterday he come in that steamer, and all the peoples be waiting at that wharf. Everybody be glad to see Pino."

"Everybody but that man with that gun," suggested Roddy.

The driver rolled his eyes and pursed his lips. "That be bad man," he said.

"Did President Alvarez," inquired Roddy pleasantly, "send that bad man over here to shoot the too-popular Pino?"

Peter uttered a sudden growl of indignation.

"Look where you are driving!" he ordered.

When the negro had turned to his horses Peter stared at Roddy steadily.

"What that parrot said of you," he declared grimly, "was right."

Those Venezuelans who at once had set forth on their ponies to overtake the would-be assassin already had brought word of the attempt upon Colonel Vega to Willemstad, and the repose of the peaceful burgh was greatly ruffled. The arrival of the young men increased the excitement, and, though they fled to their rooms, from their balcony overlooking the wharf they could hear their driver, enthroned upon his box seat, describing the event to an intent and eager audience.

As Peter was changing into dry clothes he held his watch so that Roddy could note the hour.

"How long would you have said we have been living on this island?" he asked

"Oh, at least a week!" exclaimed Roddy. "I have had more excitement than I could get in New York in a year, and we haven't been here twelve hours!"

"But it is all over now," Peter announced. "We can't stay here. We're getting too chummy with this Venezuelan crowd, thanks to you."

"What have I done now?" complained Roddy.

"You can't help being who you are," admitted Peter, "but you can see that this town is a red-hot incubator for revolutions. Every one in it thinks of nothing else, and every one thinks you are in deep with your father against Alvarez, and if we linger here Alvarez will think so, too. We've got to get back to Porto Cabello where we have a clean bill of health."

Roddy had stretched himself upon his cot, in preparation for his afternoon siesta, but he sat upright, his face filled with dismay.

"And not see the Rojas family?" he cried.

Peter growled indignantly.

"See them! How can you see them?" he demanded. "We only drove past their house, along a public road, and already everybody has a flashlight picture of us doing it."

"But," objected Roddy, "we haven't got our credentials."

"We'll have to do without them," declared Peter. "I tell you, if you get mixed up with Brother Pino when you get back to Porto Cabello you'll go to jail. And what chance will we have then of saving General Rojas? He will stay in prison and die there. As White Mice," announced Peter firmly, "we have our work to do, and we must not be turned aside by anybody's revolution, your father's, or Pino Vega's, or anybody's. We're White Mice, first, last and all the time. Our duty isn't to take life but to save it." As though suddenly surprised by a new idea Peter halted abruptly.

"I suppose," he demanded scornfully, "you think you prevented a murder this morning, and you will be claiming the White Mice medal for saving life?"

"I certainly will," declared Roddy, "and you will have to certify I earned it, because you saw me earn it."

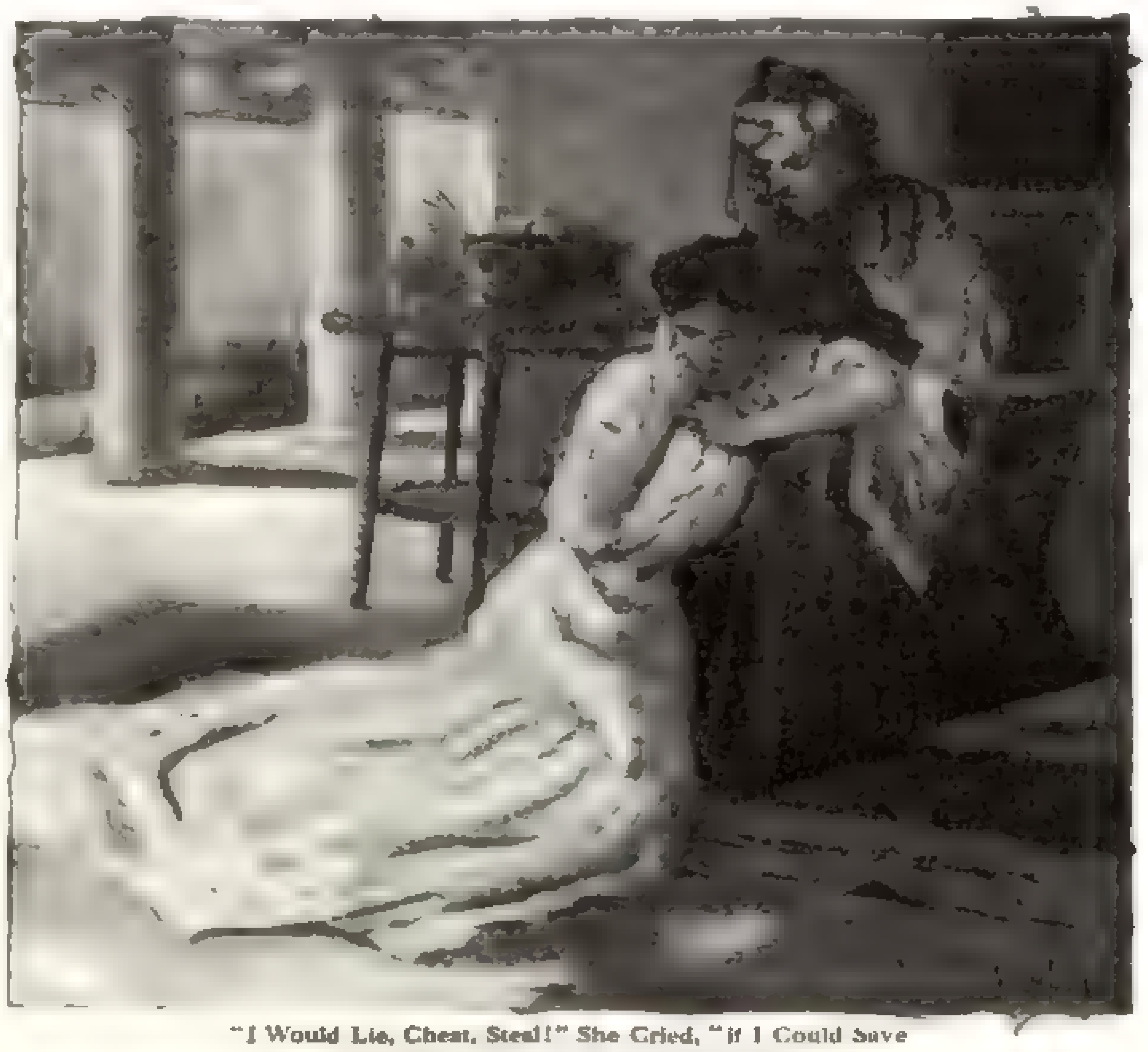
"But I didn't," declared Peter. "I couldn't. I was under the table."

Roddy closed his eyes and again fell back upon the cot. For so long a time was he silent that Peter, who had gone out upon the balcony, supposed him asleep, when Roddy suddenly raised himself on his elbow.

"Anyway," he began abruptly, "we can't leave here until the boat takes us away, three days from now. I'll bet in three days I'll get all the credentials we want."

Roddy had been awake since sunrise, the heat was soporific, the events of the morning exhausting, and in two minutes, unmindful of revolutions, indifferent to spies, to plots and counter-plots, he was sleeping happily. But as he slumbered, in two lands, at great distances apart, he and his affairs were being earnestly considered. On the twenty-seventh floor of the Forrester Building his father, with perplexed and frowning brows, studied a cablegram; in the Casa Blanca, Señora Rojas and her daughters listened amazed to a marvelous tale. Had it not been their faithful friend and guardian, the American Consul, who was speaking, they could not have credited it.

At the Forrester Building the cablegram had been just translated from the secret code of the company and placed upon the desk of Mr. Forrester. It was signed by Von Amberg, and read: "Today at meeting your party, unknown man fired three shots Vega; Young Forrester overpowered man; Vega unhurt; man escaped. Understand young Forrester not in our confidence. Please instruct."



"I Would Lie, Cheat, Steal!" She Cried, "If I Could Save Your Father One Moment's Suffering"

Three times Mr. Forrester read the cablegram, and then, laying it upon his knee, sat staring out of the open window.

Before his physical eyes were deep cañons of office buildings like his own, towering crag above crag, white curling columns of smoke from busy tugboats, and the great loom of the Brooklyn bridge with its shuttles of clattering cable-cars. But what he saw was his son, alone in a strange land, struggling with an unknown man, a man intent on murder. With a hand that moved unsteadily the Lighthouse King lifted the desk telephone and summoned the third vice-president, and when Mr. Sam Caldwell had entered, silently gave him the cablegram.

Sam Caldwell read it and exclaimed with annoyance:

"Looks to me," he commented briskly, "as though they know why Pino came back. Looks as though they had sent this fellow to do him up before we can ——"

In a strange, thin voice, Mr. Forrester stopped him sharply.

"If the boy'd been hurt—they'd have said so, wouldn't they?" he demanded.

Sam Caldwell recognized his error. Carefully he reread the cablegram.

"Why, of course," he assented heartily. "It says here he overpowered the other fellow: says 'Vega unhurt.'"

In the same unfamiliar, strained tone Mr. Forrester interrupted. "It doesn't say Roddy is unhurt," he objected.

The young man laughed reassuringly.

"But the very fact they don't say so shows—why, they'd know that's what you most want to hear. I wouldn't worry about Roddy. Not for a minute."

Embarrassed by his own feeling, annoyed that Sam Caldwell should have discovered it, Mr. Forrester answered, "*You* wouldn't. He isn't *your* son."

He reached for a cable form, and wrote rapidly:

"Von Amberg. Willemstad, Curaçao, W. I. Forrester most certainly not in our confidence. Return him Cabello. Is he"—the pen hesitated and then again moved swiftly—"unhurt?"

He drew another blank toward him and addressing it to McKildrick, wrote: "Why is Forrester in Curaçao? Cable him return. Keep him on job, or lose yours."

For a moment Mr. Forrester sat studying the two messages, then he raised his eyes.

"I have half a mind," he said, "to order him home. I would, if he wasn't doing so well down there." With an effort to eliminate from his voice any accent of fatherly pride, Mr. Forrester asked coldly: "McKildrick reports that he is doing well, doesn't he?"

The third vice-president nodded affirmatively.

"If he comes back here," argued Mr. Forrester, "he'll do nothing but race his car, and he'll learn nothing of the business. And then, again," he added, "while he's down there I don't want him to learn too much of the business, not this Pino Vega end of it, or he might want to take a hand, and that might embarrass us. Perhaps I had better cable him, too?"

He looked inquiringly at the third vice-president, but that gentleman refused to be drawn.

"He isn't *my* son," he remarked.

"I am not speaking of him as my son," snapped Mr. Forrester warmly. "Speaking of him, not as my son, but as an employee of the company, what would *you* do with him?"

"I'd cable him to mind his own business," answered Sam Caldwell

For the fraction of a second, under leveled eyebrows, Mr. Forrester stared at young Mr. Caldwell, and then, as a sign that the interview was at an end, swung in his swivel chair and picked up his letters. Over his shoulder he said, "Cable him that."

While Roddy in Willemstad was slumbering under his mosquito-net, and Sam Caldwell in New York was concocting a cablegram, which, he calculated, would put Roddy in his proper place, but which, instead, put him in a very bad temper, Captain Codman, at Casa Blanca, had just finished relating his marvelous tale.

It was the story of how young Forrester, without letters of introduction, without credentials, had that morning walked into the consulate and announced that, without asking advice, he intended to liberate the Lion of Valencia.

Upon the members of the Rojas household the marvelous tale had a widely different effect.

To understand why this should be so it is necessary to know the three women who formed the Rojas household.

Señora Rojas was an American. When she was very young her father, a professor at one of the smaller universities in New England, in order to study the archives of the Spanish rulers of Venezuela had visited that country, and taken his daughter with him. She was spirited, clever, and possessed of the particular type of beauty the Spaniard admires. Young Rojas saw her, and at once fell in love with her, and, after the death of her father, which occurred in the North, followed her there and married her. She then was very young and he an attaché in the diplomatic service. Since their marriage, unlike many of his countrymen, Rojas had not looked with interest upon any other woman, and, with each year of their life together, their affection had grown stronger, their dependence upon each other had increased.

In wisdom, in experience, in honors, Rojas had grown rich. In countries where his own was only a spot upon the map, Rojas himself, the statesman, the diplomat, the man who spoke and read in many languages, the charming host with the brilliant wife, was admired, sought after. There were three children; the two girls, and a son, a lieutenant of artillery, whose death during the revolution of Andreda had brought to the family its first knowledge of grief.

Of the two sisters, Lolita, the elder, was like her father—grave, gracious, speaking but seldom and, in spite of the years spent in foreign capitals, still a Spanish-American. Her interests were in her church, her music and the duties of the household.

Of all the names given at her christening to the younger sister, the one that survived was Inez. Inez was a cosmopolitan. She had been permitted to see too much of the world to make it possible for her ever again to sit down tamely behind the iron bars of the Porto Cabello drawing-room. She was too much like her American mother; not as her mother was now, after thirty years in a Venezuelan's household, but as her mother had been when she left the New England college town. Unlike her sister, she could not be satisfied with the cloister-like life of the young girls of Spanish-America. During the time her father had served as minister to Paris she had been at school in the convent at Neuilly, but at the time he was transferred to London she was of an age to make her bow at court, and old enough to move about with a freedom which, had it been permitted her at home, would have created public scandal. She had been free to ride in the Row, to play tennis, to walk abroad, even through public streets and parks, even when it rained, even unattended. She had met men, not always as prospective suitors, but as friends and companions.

And there had been a wonderful visit to her mother's country and her mother's people, when for a summer she had rejoiced in the friendly, inconsequent, out-of-door life of a Massachusetts seaside colony. Once on the North Shore, and later on Cape Cod, she had learned to swim, to steer a knockabout, to dance the "Boston," even in rubber-soled shoes, to "sit out" on the Casino balcony and hear young men, with desperate anxiety, ask if there were any more in South America like her. To this question she always replied that there were not; and that, in consequence, if the young man had any thoughts on the subject, she was the person to whom they should be addressed

Then, following the calm, uneventful life of the convent, of London and its gayeties, of the Massachusetts coast with its gray fogs and open, driftwood fires, came the return to her own country. There, with her father, she rode over his plantations among the wild cattle, or with her mother and sister sat in the *patio* and read novels in three languages, or sleepily watched the shadow of the tropical sun creep across the yellow wall.

And then, suddenly, all of these different, happy lives were turned into memories, shadows, happenings of a previous and unreal existence. There came a night, which for months later in terrified dreams returned to haunt her, a night when she woke to find her bed surrounded by soldiers, to hear in the courtyard the sobs of her mother and the shrieks of the serving-women, to see her father — concerned only for his wife and daughters — in a circle of the secret police, to see him, before she could speak with him, hurried into a closed carriage and driven away.

Then had begun the two years of exile in Willemstad, the two years of mourning, not of quiet grief for one at rest, but anxious, unending distress for one alive, one dearly loved, one tortured in mind, enduring petty indignities, bodily torments, degradations that killed the soul and broke the brave spirit.

To the three women Rojas had been more than husband or father. He had been their knight, their idol, their reason for happiness. They alone knew how brave he was, how patient, how, beyond imagination, considerate. That they should be free to eat and sleep, to work and play, while he was punished like a felon, buried alive, unable to carry on the work in the world God had given him to do, caused them intolerable misery. While he suffered there was no taste in life, and the three shut themselves from the world. They admitted only the Consul, who had been his friend, and those who, like themselves, were exiles, and in whose hatred of Alvarez lay their only hope of again seeing the one they loved. Time after time a plan of rescue had failed. A plot that promised release had been disclosed and the conspirators punished. Hope had left them, and, on the part of their friends, had been followed by lethargy.

But within the last three months a new hope had arisen, and with it, for the younger daughter, a new distress.

It was whispered that a revolution, backed by great wealth and sanctified by the prayers of the people, was to be started near Valencia. Its leader in the field was to be young Pino Vega, in several campaigns the personal aide-de-camp of General Rojas, a young man indebted to his chief for many favors, devoted to him by reason of mutual confidence and esteem. If successful, this revolt against Alvarez was to put Vega in command of the army, to free Rojas and to place him as president at Miraflores. To the women the thought that Rojas might become president was intolerable. It was because he had consented to be president that he had suffered. The mere thought of the office, and of the cruelties that had been practiced by the man who held it, made it, to the women, terrifying.

For Rojas they wanted neither position nor power. They wanted Rojas free. They wanted to hold him close, to touch him, to look into his eyes, to see the gentle, understanding smile.

Each felt that there was nothing she could not do, no sacrifice she would not make, if once more she could sit beside him, holding his hand, waiting in silence for the joy of hearing him speak. And of the younger girl the sacrifice had been required. At least a way in which she could assist the cause that would lead to the freedom of her father had been presented to her. From Paris, Pino Vega had written her mother, requesting permission to ask Inez to be his wife.

To the girl, of all the men she knew in Venezuela, Pino was the most attractive. They both had lived for years outside of their own country and, in consequence, had much in common. He was thirty-seven, older than she by fourteen years, but, as has already been pointed out, in appearance, in manner, in spirits, he seemed much younger than his years. To his detriment nothing could be said that could not have been said of the other young men of his class in his country. But the girl was not in love with the young man of that class, nor with her country.

Her brother had been sacrificed in what to her had seemed but a squalid struggle for place between two greedy politicians; her father, for the very reason that he had served his country loyally, faithfully, and was, in consequence, beloved by the people, had been caged like a wild animal. She had no love for her native land. She distrusted, feared it.

Night after night, as she paced the walk along the cliff where the waves broke at her feet, she shuddered to think of returning to that land, only sixty miles from her, that had robbed her of so much that had made life beautiful, of all, up to the present, that had made it happy. She wished never to see it again. Could her father have been returned to her she would have rejoiced that they were exiles. And, as she distrusted the country, she distrusted the men of the country, at least those of the class to which Vega belonged. She knew them well, the born orators, born fighters, born conspirators. To scheme, to plot, to organize against the authority of the moment was in their blood.

If she thought of a possible husband — and, in a country where a girl marries at fifteen, and where her first, if not her only duty in life, is to marry, it would have been surprising if she had not — the man she considered as a husband was not a Venezuelan. For their deference to women, for their courtesy to each other, for their courage as shown in their campaigns, for their appreciation of art, of letters, of music, she greatly admired her countrymen; but that they themselves created nothing, that they scorned labor and all those who labored, made them, to Inez, intolerable.

That she was half an American of the North was to her a source of secret pride. With satisfaction she remembered young men she had known during the summers on the North Shore and Cape Cod, the young men who, during the first of the week, toiled and sweltered in their offices, and who, when the week-end came, took their pleasures strenuously, in exercise and sport. She liked to remember that her American and English devotees had treated her as a comrade, as an intelligent, thinking creature. They had not talked to her exclusively of the beauty of her eyes, her teeth and hair.

She preferred their breathless, "Well played, partner!" to the elaborate, "I saw the Señorita at mass this morning. As she raised her eyes to Heaven — the angels grew jealous."

When her mother told Inez that Colonel Vega had written, proposing on his return to pay his addresses to her, the girl was in genuine distress. She protested earnestly.

In thirty years Señora Rojas unconsciously had assimilated the thoughts, the habits, the attitude of mind of the women of her adopted country, and, when Inez had finished her protest, her mother, seeing the consequence from her own point of view, was greatly disturbed. "It is most unfortunate," she said. "Pino is selfish; when he learns you will not listen to him he will be very angry and he will be less eager to help your father. He will think only of himself. If you only could have cared ——"

"Pino could not be so cruel," said the girl. But she spoke as though she were arguing against her own conviction. "He cannot be so vain — so spoiled," she protested, "that because one woman fails to fall on her knees to him, he must punish her."

The talk between the mother and daughter had taken place a week before Colonel Vega's arrival from Paris. On the day his steamer was due, Señora Rojas again spoke to Inez.

"After mass this morning," she said, "I consulted Father Paul about Pino. He hopes it will be possible for you not to give him a direct answer. He says Pino will be leaving us almost at once. He is to land north of Porto Cabello, and our people are to join him there. Father Paul thinks," the Señora hesitated, and then went on hastily, "you might let him go in ignorance. You might ask for time to consider. You might even tell him ——"

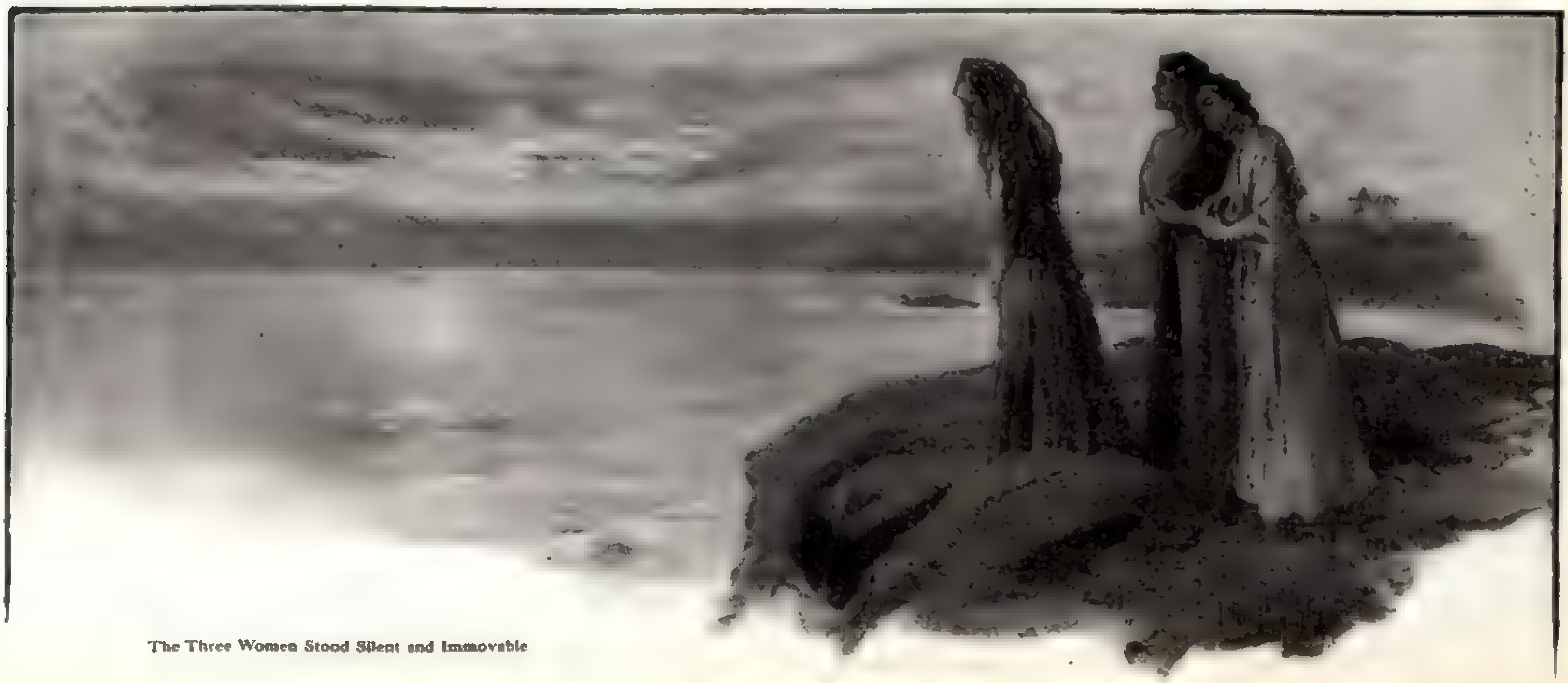
The girl's cheeks flushed crimson and the tears came to her eyes. The mother looked away. After an instant's silence she exclaimed bitterly: "It is only a lie to a man who has lied to many women! I think of nothing," she declared, "but that it would keep him true to your father. What else matters!" she broke forth, "I would lie, cheat, steal," she cried, "if I could save your father one moment's suffering."

The girl took the hand of the elder woman and pressed it to her cheek. "I know," she whispered, "I know."

There was a moment's silence. "If it were only anything else!" protested the girl. "If I could change places with father I would run to do it — you know that — but this" — with a gesture of repugnance the girl threw out her hands — "to pretend — to care! It is degrading, it makes me feel unclean."

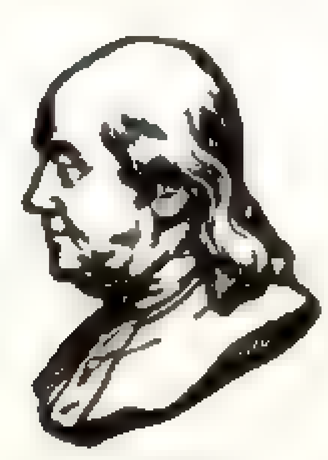
"You will make an enemy," asked the mother coldly, "of the only person who can bring your father back to us? Sooner than let Pino think you care for him, you would let him turn against us? You and Pino," she pleaded,

(Continued on Page 32)



The Three Women Stood Silent and Immovable

THE SATURDAY
EVENING POST



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PHILADELPHIA, MARCH 27, 1909

The Ledgers of War

ONE of the very likeliest openings for a big war that has been presented to Europe in this generation has definitely passed without the firing of a gun.

Out of the Balkans and Turkey the big war was always going to come—as early watermelons come from Georgia or blizzards from Medicine Hat. The Bosnia-Herzegovina episode violently stirred that whole explosive Near Eastern mess; but the episode was closed the other day in perfect peace. If we can't get war from the Balkans it seems almost useless to expect it from any other quarter. The truth is, of course, that the Powers, burdened with debt and deficit, fairly at their wits' ends to pay the bills on a peace footing, had mighty little stomach for war. The one whose organization was most favorable to a truculent policy—Russia—recently had a-plenty.

The destructiveness of war is all in plain sight, nowadays. The physical cost is all added up and the bill, duly audited, is presented to the Government for settlement. Its size makes the richest Government shudder. Frederick, with the meager resources of Prussia and a little subsidy from England, fought half of Europe for seven years and came out without a debt. But Frederick paid only for the powder and lead. When Russia held Prussian territory the Cossacks trussed up peasants in straw and set fire to them, and destroyed peaceful villages.

Nowadays, Russia would treat non-combatants politely and, if she succeeded in holding her position, demand a war indemnity of a few billion marks. A thirty-years' war, under modern practice, would not turn great reaches of fruitful fields into empty wastes, but it would pile up debts which would drive Cabinets crazy.

Thanks to the humanizing of war, it is, in this respect, the Government rather than hapless individuals that now pays the bill. A monarch cannot settle the account by giving over one province to fire and rapine, and, if he is finally beaten, quit-claiming another province to his successful brother-monarch. Naturally, war is infinitely less popular in governmental circles than it used to be.

A Reform Postponed

LAST year the National Monetary Commission was appointed to recommend a system of banking and currency for the United States. Members of the Commission spent a part of the summer in Europe studying foreign systems at first hand. Thirty-six conferences were held with noted bankers and economists in London, Paris and Berlin.

Since then well-known experts have been preparing comprehensive reports upon banking and currency in foreign countries and at home, covering history, organization, effects; government and private institutions; note issues, discount market—in short, for all practical purposes, answering the question: How have the commercial nations of the world, including the United States, been managing their monetary affairs, and what sort of results have they got? That, we take it, is substantially the question which the Commission set before itself, the answer to which it appears to have pursued with an impartial desire for the truth. Bankers and university professors, government officials and recognized financial writers have been drafted into the service. The Commission seems to have tapped whatever source was likely to yield light upon the subject. There is every reason to believe that its report, when finally made, will be an authority to which the country can turn with confidence for the essential facts in the case. The great value of such a report is self-evident.

One might ask: But in an affair of this nature, affecting the interests of the whole people, how else should Congress proceed? Surely, it must wish first to get the facts! In reply we need only mention the tariff.

We are glad to have Senator Beveridge's assurance that this is the last tariff bill which will be passed without investigation and report by an impartial commission. But why this one?

Doing Business With Wallingfords

A VERY large concern with a very beautiful balance-sheet, showing assets much in excess of liabilities, made overtures to a certain bank looking to the opening of an account and a credit line. The overtures were rejected and the bank apparently lost a highly-valuable customer. Its president was asked why he had pursued a course so contrary to the institution's interests. "I had happened to learn," he replied, "that this concern's personal property tax was the merest fraction of what it should have been according to its own showing. It made me suspicious." Not long afterward the concern failed disastrously. Investigation disclosed that the beautiful balance-sheet grossly overstated assets and understated liabilities; creditors hoped to realize as much as fifty cents on the dollar. In fine, the concern which lied egregiously to the assessors also lied egregiously to the banks. And why not?

Rascality in business still finds some admirers, who consider it proof of superior ability, but usually their admiration does not long outlive personal contact with the rascal. There is a more or less prevalent theory that it is possible to sterilize a swindler on one side, so that, while he is poison to A, B and C, he will be to D and E as harmless and nutritious as oatmeal mush. We think this theory seldom works out well in practice. People who enter into any sort of business engagement with members of the numerous Wallingford family, of high or low degree, take a large chance of finding out by intimate experience just how the Wallingford genius works. Broadly speaking, we doubt whether anybody ever got much satisfaction out of doing business with a liar.

Governor Hughes' Patrol-Wagon

IN A SINGLE day, not long ago, the stock of a big railroad—namely, Reading—dropped more than ten dollars a share. The explanation was that there had been a sharp decline in the price of steel and iron, of which Reading is a large purchaser in the form of rails, cars and engines. In common, human terms the argument would read like this: You are now able to buy your clothing ten per cent cheaper, so you are ten per cent worse off.

If an enormous gambling enterprise, financed by the banks and regarded as an important national interest, involving say thirty or forty million dollars a week, were attached to the dry-goods trade, we should get a lot of calamity out of that trade which we are now spared. If the cotton mills reduced the price of print cloths there would be a national commotion, with loud yammer and wail—possibly sending shivers down many sensitive spines. As a matter of fact, the dry-goods trade is doing exceedingly well, with more buyers in the market at Chicago, we read, than in any former spring, orders exceeding 1908 and 1907, and "making favorable comparison with the immense volume of 1906." Dry goods, however, are not listed on the Stock Exchange.

Such a huge gambling interest as we mentioned does attach to the steel trade—forty million dollars the last week in February, for example. So far as the country at large is concerned, the only important product of the Stock Exchange is nervous prostration. We don't believe it is worth the price. From Governor Hughes' commission we are really hoping for recommendations which will be essentially what a patrol-wagon full of police is to humbler gaming concerns. The Exchange has legitimate functions. We would like to see it given a chance to attend to them.

Vaudeville in the House

THE last days of the Sixtieth Congress were marred by two fearful outbursts of passion.

Upon the first occasion the gentleman from Ohio hurled a denunciation of unexampled violence at the gentleman from Illinois. "I charge," he cried, in tones vibrant with emotion, "that the gentleman has been misled; that he has drawn hasty conclusions from information which rigid investigation, I believe, will show to be at variance in some particulars with the facts." Instantly all was excitement; loud murmurs pervaded the House, mingled with cries for order, a stenographer, the mace, the militia and smelling-salts. As readers are aware, the episode ended without bloodshed, every gentleman apologizing to every other gentleman separately and to all other gentlemen collectively.

Not so happy was the termination of the second outburst. The gentleman from Tennessee entered, speaking mechanically, or automatically. "The gentleman will be in order!" said the Speaker. "The gentleman is in order!" returned the member, trembling with rage. "I have been insulted!" the Speaker announced. "I have been insulted!" observed the member, now fairly beside himself. What might have happened at this juncture it is impossible to say; what did happen was that the sergeant-at-arms seized the mace and carried it down the aisle. Gazing upon that fat, silver bird, soporifically perched upon a corpulent, silver egg, the member sank into his seat speechless—perhaps for the first time in his life when awake.

Shocking as such scenes are to refined sensibilities, and fraught with danger to the peaceful operation of our representative system, one must not regard them as wholly abominable. They show how terribly in earnest that Sixtieth Congress was. It is only when men feel profoundly that vital principles are at stake that they exhibit such excess of passion.

The Carnegie Melon Patch

IN RECOMMENDING pensions recently, on general principles, we overlooked one particular possibility of very great importance, which has since been brought to mind. The third annual report of the Carnegie Foundation for the Advancement of Teaching had not then been issued.

This concern, as most readers are aware, was instituted and handsomely endowed by the famous philanthropist whose name it bears, for the purpose of providing retiring pensions for college professors. The founder stipulated, however, that no professor in a denominational institution—one requiring, for example, that the trustees must belong to a certain church—should be eligible, and certain tests in respect of entrance examinations were set up.

The efforts of some colleges to get from under their denominational ban, and of others to bring their entrance requirements up to the mark, constitute a graphic illustration of the power of a pension. In some cases a denominational stipulation—declared heterodox by Mr. Carnegie—had been inserted by pious founders in the original deed, and the legal difficulties in the way of meeting the ironmaster's requirements without forfeiting the original endowment were, indeed, considerable. The third report, however, like the preceding ones, shows steady progress in the way of climbing over the fence around the Carnegie melon patch. We cannot help wondering what would be the effect upon journalism or literature if somebody should create an opulent pension fund for editors or authors who met certain requirements. If Mr. Carnegie really has simplified spelling at heart he can accomplish it over night by means of another Foundation.

The fact is that colleges which are eligible for pensions have an important advantage in attracting and keeping the best men—just as the pensioning shop or office has.

How the Other Half Lives

THE Royal Poor Law Commission of Great Britain and Ireland made its report the other day—in forty-odd stout volumes. The report is a notable addition to a practically new but rapidly-growing literature which is very significant of the time. Until within comparatively few years one half not only didn't know how the other half lived, but also it couldn't find out; the means of knowing were not at hand.

Perhaps before the Booth London report it had never been possible in the history of the world to say in an accurate and comprehensive way how a great body of undistinguished persons were actually living. You could get Cæsar's Commentaries, but not his baker's. The shirts of Louis XIV were accurately enumerated, but not those of his subjects. Nowadays, we are by way of knowing, completely enough for all practical purposes, just how everybody who hasn't a bank account lives, his rent and wages, his diet and habits, the number of his children and his degree of literacy.

A year and a half ago, by aid of the Russell Sage Foundation, a comprehensive study of living conditions among the workmen of Pittsburgh was undertaken by experts, and in a less ambitious way this same scientific study of the human document, not in *de luxe* binding, is going forward everywhere. Probably it is the most significant activity of these times. The poor we have with us always, and, until recently, that was considered as quite settling the matter: obviously there was little use in bothering about an unchangeable condition. The bothering of today predicates the new idea that the condition isn't unchangeable.

On its face this new literature makes very depressing reading, but essentially it is encouraging. Behind every dismal disclosure is the hope and will for improvement.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

Pike's Peak or Bust

CERTAINLY, Mr. Charles J. Hughes, who is the new Democratic Senator from Colorado, is a grim piece of work. He is grimmer than John Grim himself, who is a politician in Buffalo and isn't grim at all.

However, when you take a look at Charles J. you think of Pike's Peak—that is, you think of any hard, knobby, granitey part of Pike's Peak you may have noticed, not the peak itself, of course, with its halo of cloud and its mantle of everlasting snow (see all advertisements of Colorado Springs).

From beneath a high and corrugated brow projects a nose that in some circles might be called hooked, but is not so designated by the users of our best usage. Roman? Perhaps, or Cæsarian.

Then, dropping gracefully down to the next feature on Mr. Hughes' map, we come to his mouth, which comprises one upper lip and one lower lip fitting so firmly against one another that the line of demarcation is barely visible. Below is one chin, pointed and strong, and completing this remarkable aggregation of features are two eyes, cold as ice and hard as steel.

Now you see why he is grim. And when you hear him speak you find it out again. Goodness gracious! he is a chilly proposition. Moreover, Mr. Hughes is always wrapped in the impenetrable cloak of his own grimmer thoughts. It is best not to disturb him.

There was that ambitious reporter in Washington who came at Mr. Hughes buoyantly, to get an interview for the hotel column in his paper. He found the new Senator, here to appear before the Supreme Court and to acquaint himself with his new duties, frigidly sitting in a chair in the lobby of the Willard Hotel. Fired with the enthusiasm of youth, and knowing a talk from the new Senator from Colorado would be interesting, the reporter unsuspectingly asked our friend Hughes for an interview.

Making a Pleasant Start

WELL, well! It was great and grim, or grim and great. "No, sir," said Mr. Hughes, in sharp, incisive language, "I don't want to be interviewed," and he made some uncomplimentary remarks about newspapers.

Now that was a good start for a nice, pleasant, chatty interview, wasn't it? The new Senator from Colorado certainly was beginning his career in a genial fashion. Encouraged, the reporter said he had read somewhere that the Senator's seat might be contested, and he asked if there was anything to be said about that.

Continuing, the new Senator from Colorado in vigorous fashion remarked: "I don't intend to reply to a tissue of lies."

Opinions differ as to whether the new Senator from Colorado was perturbed, or whether he intends to qualify for the Jeff Davis brand of Senator. In any event the reporter had a better interview than he had hoped to get, and he went gleefully to his paper and printed it. Whereupon all Washington laughed and predicted that, before he had been a Senator very long, he would have large doormats in front of his office door with "Welcome, Reporters" on them, and a phonograph on the table shouting: "Come on in, the water's fine!" It is merely a matter of education, and Mr. Charles J. Hughes, the new Senator from Colorado, is in a fair way to get a few degrees.

He succeeds the Tearful Teller, who has mourned the downfall of the Republic so long that the Republic fell down, so far as he is concerned, and extirpated him from his job. This was against the Constitution, but it went, though, just the same, and now Mr. Tearful Teller has retired to Colorado to mourn some more; only this mourning will be conducted in private and not from the Democratic side of the Senate, albeit it began on the Republican side.

When they extracted Patterson from the Senate they sent Guggenheim, the smelter king, who never made a pretense of being anything but a smelter king—a good job, by the way, but not much of a preparatory school for the Senate.

However, Patterson was as much Populist as anything, and he had a way of lambasting the enemies of the masses that was very taking, he having a bit of a brogue and knowing how to handle language. Therefore, there were glad rejoicings among the reactionaries when so conservative a citizen as Guggenheim got in.

Now comes Hughes. He isn't a smelter king, of course. He is, or was, a corporation lawyer. His principal job for years has been as legal head of the Denver tramway and other allied public-service interests. Consequently he is a fine addition to the great conservative force in the Senate, although he must act with the minority. If he had been a Republican he would have been a greater addition, naturally, for Democrats at present do not count, but only are counted.

Colorado politics is mutable and various. As Paul Theiman says, the Coloradoans themselves do not understand it, adding pathetically that those who do cannot get space anywhere to tell the story. Anyhow, it has been a whirligig out there for many years, and the choice of Hughes for Senator is one of a series of surprising climaxes. Wolcott was beaten and died. Teller shifted from Republican to Democrat. Patterson, Populist and then Democrat, went to the Senate. Guggenheim succeeded Patterson and now Hughes comes to succeed Teller, and it is only two years since Patterson had Hughes expelled from a Democratic State Convention.

Hughes was turned out of the convention because he was a corporation lawyer, which he was. Two years so softened things in this regard in Colorado that Hughes was put into the Senate this time as easily as he was thrown out of the State convention before. This, apparently, demonstrates several things, and may be said to account for the various and mutable part of it.

The new Senator from Colorado is a self-made man. He studied law when a boy, the legend goes (for fear he might make a row about it, it is specifically stated here that it is a legend), with the lawbook between the handles of the plow, back in Missouri, or somewhere where the plowing was good. Of course he borrowed the books. Probably, too, it rained on them and they were spoiled, and he worked long days of plowing to get enough money to pay back the noble benefactor who loaned them to him, but desired reimbursement after they were all dirtied up.

He is a famous lawyer and a lemon-ice orator—cold all the way through. Since he has been in Denver he has been active in politics. He did not sit back in his office and issue advice to his corporations. He got out and fought for them, fought through primaries and legislatures and boards of aldermen, and they say he is a fighter who neither asks nor gives quarter and never can be persuaded that he is whipped.

The Soothing Air of Washington

HE HAS frequently been in Washington, appearing in big cases before the United States Supreme Court. Until this last time his grouch was not observed. Probably nobody before poked him with a question. Now there can be no mistake about the grim and somber part of it. He is all that, and then some.

But—and here is the sad part—he can't keep it up. He can't remain there and remain grim. He has started well, but he will thaw. He will be a professional genial inside of two years. Out home he was the great corporation lawyer and they handled him gently, these reporter folks. Here he is merely a United States Senator, and if he gets to putting out those fierce lines of talk when a correspondent asks him a question, he will find he has been handed back a few lines of similar conversation in the home papers, and, mayhap, elsewhere, that will make him wish he had remained back in that dear Denver.

His isn't a bad case. He'll recover nicely. They always do, and there have been plenty of them in Washington, who have come from their particular Denvers, very grim, and have gone back completely good-humored and even garrulous.

Uncle Joe on Early Christians

TWO ladies went into an F Street bookstore, in Washington, and one of them said to the clerk: "I want Cardinal Gibbons' book on Rome."

"Beg pardon," the clerk replied, "it wasn't Cardinal Gibbons who wrote the great book on Rome, but Edward Gibbon."

"I knew it," sniffed the other lady; "it isn't that prosy old thing we want at all. It is Speaker Cannon's book on early Christianity."

"Speaker Cannon's?"

"Yes, have you got it?"

The clerk went to the rear of the store and held his head for a few minutes. Then he returned and said: "Possibly, it is Canon Farrar's Early Days of Christianity that you are looking for?"

"That's it," exclaimed the fair inquirer. "I knew it had something about cannons in it."

He Knew How to Pick Them

THE orchestra was playing loudly in one of the restaurants in Denver during the Democratic National Convention, and the diners were talking loudly so they might hear and be heard. At one table sat a beautiful woman and her escort and at the next table a number of Tammany men.

Suddenly, the orchestra stopped, bing! and a Tammany man's voice rang out: "By George, that's a good-looking woman! I'd like to meet her."

The man at the next table, who was with the lady, came over, tapped the Tammany man on the shoulder and said frigidly: "Sir, that lady is my wife."

"Shake," said the Tammany man; "I am glad to meet you. You certainly are a good picker."

And hostilities were averted.

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OLD DUTCH PROCESS
NATIONAL LEAD CO.

A PAIN

By The Dutch

PROPERTY OWNERS, both Ladies and Gentlemen:

A man in Iowa a few years ago had his house painted with "Sure-on" paint or some such high sounding mixture and it came off after a short time in ugly, scaling splotches. He was persuaded that the fault was in the lumber and the same "near-paint" was put on again with worse results than before.

Last year he called in another painter and said to him: "I want a good job of painting. Will you take the contract and leave half the money in the bank payable to my order if within three years the work turns out unsatisfactorily? I want you to use Blank's paint."

The painter was rather astonished at the conditions imposed but finally said: "I will take the contract and agree to your conditions, though very unusual, provided you will allow me to use National Lead Co.'s white lead (Dutch Boy Painter trademark)." The owner agreed. The new painter went ahead, but first he had to burn off the old splotched paint and this labor cost the property owner $200 before a paint brush was applied.

This painter will win out because he used National Lead Co.'s white lead and knew how to prepare it for the particular job in hand. He could not have given such a guaranty with anything but *absolutely pure white lead and linseed oil*, nor with that unless he had had the privilege of mixing his ingredients to *fit that particular job*—mixing the paint after he knew all about the surface which he was going to paint.

But the guaranty required of the painter was not fair. There was no justice in tying up the painter's money for three years just because *the house-owner lacked the knowledge of paint which a buyer should have.*

Ordinarily, if a man finds it necessary to paint his house, factory or other buildings he either "leaves it to his painter," saying "Use best materials," or else specifies a material which he simply knows by name without having investigated whether it is good or suits the job in hand.

Property owners seem to think that paint and painting are a big gamble anyway; that if one is lucky enough to get hold of a good painter and the stars happen to be propitious and things in general are happening luckily the painting job may turn out fairly well. But it rarely enters their heads that purchasing a job of painting may be just as intelligent a transaction as the buying of a piece of furniture for the house or a lathe for the factory.

It is just as easy to have a reasonable knowledge of paint as of clothing or wagons or anything else one buys, and a buyer should not shirk his responsibility. "What can I learn about paint which will be of service to me as a buyer?" do I hear some house-owner ask? I can tell you in a short space.

The A B C of Paint

For the Man Who Buys It

Every property owner buys paint at one time or another—either in a keg or can or on his building. Every property owner should therefore know something about paint and painting.

Of course, it would not pay the banker, the professional man nor the artisan skilled in another trade to actually apply the paint. Still less would it pay them to acquire the skill and knowledge of details which a good painter must have. But it is decidedly worth while for any property owner, no matter how valuable his time, to know the fundamental differences between good and bad painting and between good and bad paint.

First Lesson:

What Paint Is

Paint is a mixture of a solid substance ground fine (called the pigment) and a liquid (called the vehicle). The pigment is the *protecting* part. The liquid is the *binder—i. e.*, it is the thing which holds the particles of the protecting pigment together when spread out into a solid coating or film.

Both are necessary to good paint. The best practical paint pigment for general protective purposes yet discovered is *White Lead.* It is corroded from pure, refined, metallic lead and has those qualities of durability which characterize metallic lead itself. Therefore, a house painted with pu
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any property owner can
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Second L

How to Tell

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Boy Painter

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much trouble. Fish and rosin oil, common adulterants, smell rank. So do petroleum oils. Besides, the latter will exhibit the peculiar blue flash of color which is noticeable in a drop of kerosene.

The Best Guaranty for Linseed Oil

Of course, in both linseed oil and white lead, the brand of a reliable manufacturer is the very best guaranty a buyer can have. *Atlantic*, *Armstrong & McKelvy*, and *Lewis* are among the very best brands of linseed oil. They can be absolutely depended upon.

The Best Guaranty for White Lead

For White Lead, *the Dutch Boy Painter trade mark* is as good as a gold-backed government certificate. Users of our white lead, therefore, have this *double guaranty* back of them. You can test it yourself; and to the testimony of your own eyes National Lead Company brings the support of its business credit and reputation, declaring that:

"Every Keg of white lead having the Dutch Boy Painter trade mark is absolutely pure."

Third Lesson :

Use and Abuse of Paint

This talk would not be complete if I did not say something about how to use pure white lead and linseed oil paint and how *not to* abuse it.

Moisture is one of the biggest enemies of paint. Do not have your painting done in wet or foggy weather, nor upon moist surfaces. Remember, it takes days for wood to dry out and months for concrete to get into painting condition. The best paint will peel off when the surface is not dry.

The Priming Coat is more important than the last coat. Don't make the fatal mistake of thinking that a little yellow ochre or "anything to plug the pores" will do. It positively will defeat all subsequent efforts to get a good job of painting. The best primer is linseed oil with pure white lead.

Do not rush your painter. Let him take plenty of time between coats. A week is none too long and more time will not hurt a bit.

Use durable shades. White lead paint can be tinted to any tint or shade, but some tinting materials are not durable. Therefore use only the light tints which require only a little tinting material or medium tints which can be made with a small quantity of tinting colors.

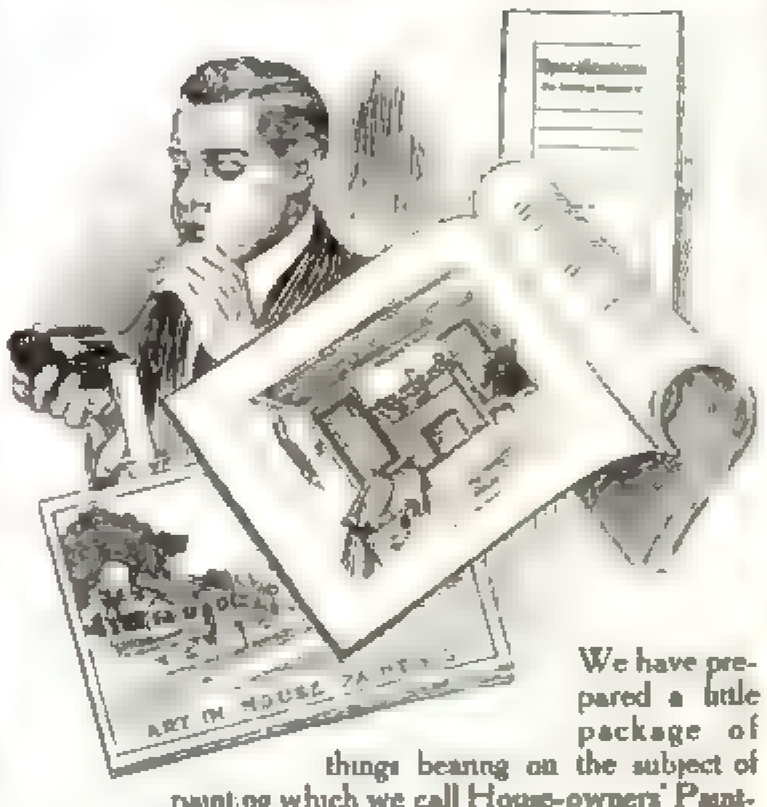
Have the paint brushed in. Have your painter brush the paint well into the pores of the surface. Three thin coats are much better than two coats flowed on thick.

The paint should be mixed for your job. Have the white lead brought to your premises in original packages and mixed with the linseed oil there. This is a guaranty, not only that you are getting the real thing, but makes it sure that the paint is mixed *for your particular job.* Paint mixed on a general formula, hit or miss, before the needs of your building are known, is about as likely to be good for your building as a cure-all remedy would be for a bad case of diphtheria.

Information in Greater Detail

I can't tell you all the interesting things about paint in one talk. Think of the interesting topics: Exterior painting—artistic effects in interior decoration—floor painting—painting on brick—on concrete—at the seashore—the cost of paint—how to get different tints—what colors harmonize, etc., ad infinitum. I would be glad to talk to you on all these subjects. Come to my other lectures. They will be given in the best magazines and farm papers. Meantime send for the House-owners' Painting Outfit described in the next column. I cannot think of any building owner whom it would not benefit and interest.

Painting Outfit Free



We have prepared a little package of things bearing on the subject of painting which we call House-owners' Painting Outfit No. 135. It includes:

1—Book of color schemes (state whether you wish interior or exterior schemes).

2—Specifications for all kinds of painting.

3—Instrument for detecting adulteration in paint material, with directions for using it.

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It now controls and operates 40 prosperous water works plants in various parts of the country—and it does more than guarantee the securities of these plants—

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These things have made these 40 companies exceptionally successful—

The bonds they have issued from time to time are in denominations of $100, $500 and $1,000, and bear interest at the *rate of 5 per cent*—

They are an investment in which the profit is satisfactory and in which there is not the slightest element of speculation or risk—

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When Bonds Come Due

MANY people believe that because high-class bonds are often long term—that is, extending over a long period of years—the maturity of such a security is of little importance. They read that a certain bond, for example, is due in 1940 and then pay no more attention to this feature of the investment. The truth of the matter is that the maturity of a bond has a very important bearing on the whole investment. It not only figures in the working out of the yield (all bond yields are based on the assumption that the bond will be held until maturity), but it also affects the price. The whole subject is of timely interest, for the reason that approximately two hundred and fifty million dollars in notes and bonds come due this year and five hundred million dollars next year. The work of refinancing this huge mass of securities sets in motion financial machinery that every investor should know about.

Let us first see what bonds and notes come due this year. Some of these obligations are short-term notes which were the result of the high money rates of two years ago. At that time the railroads and other corporations that needed money could not afford to put out long-term bonds at the prevailing interest rates. As a substitute for bonds they issued short-term notes for periods ranging from one to three years. Since a note is a substitute for a bond, it follows that the method employed to call, redeem or pay it is practically the same as a bond.

Among the obligations coming due this year are the following:

OBLIGATION	DUE	AMOUNT
American Locomotive 5s	Oct. 1,	$1,000,000
Baltimore and Ohio 5s .	March 2,	3,700,000
National R. R. of Mexico 5s	April 1,	10,000,000
St. Louis, Memphis and Southwestern 4½s .	June 1,	15,627,000
Southern Railway 5s .	April 1,	16,000,000
Wabash Railroad 5s .	May 10,	6,150,000
United Railways of St. Louis 5s	July 1,	1 200,000
New Orleans Terminal 6s	April 10,	2,500,000
Southern Pacific of Arizona 6s . . .	March 1,	6,000,000
St. Paul, Minneapolis and Manitoba 6s . . .	Oct. 1,	6,970,000
Chicago, Rock Island and Pacific 6s	April 1,	6,000,000
St. Louis and San Francisco 5s	June 1,	6,500,000
United States Rubber 5s	Sept. 15,	8,000,000

The Southern Pacific and St. Paul, Minneapolis and Manitoba bonds referred to in the above list were issued as long ago as 1879.

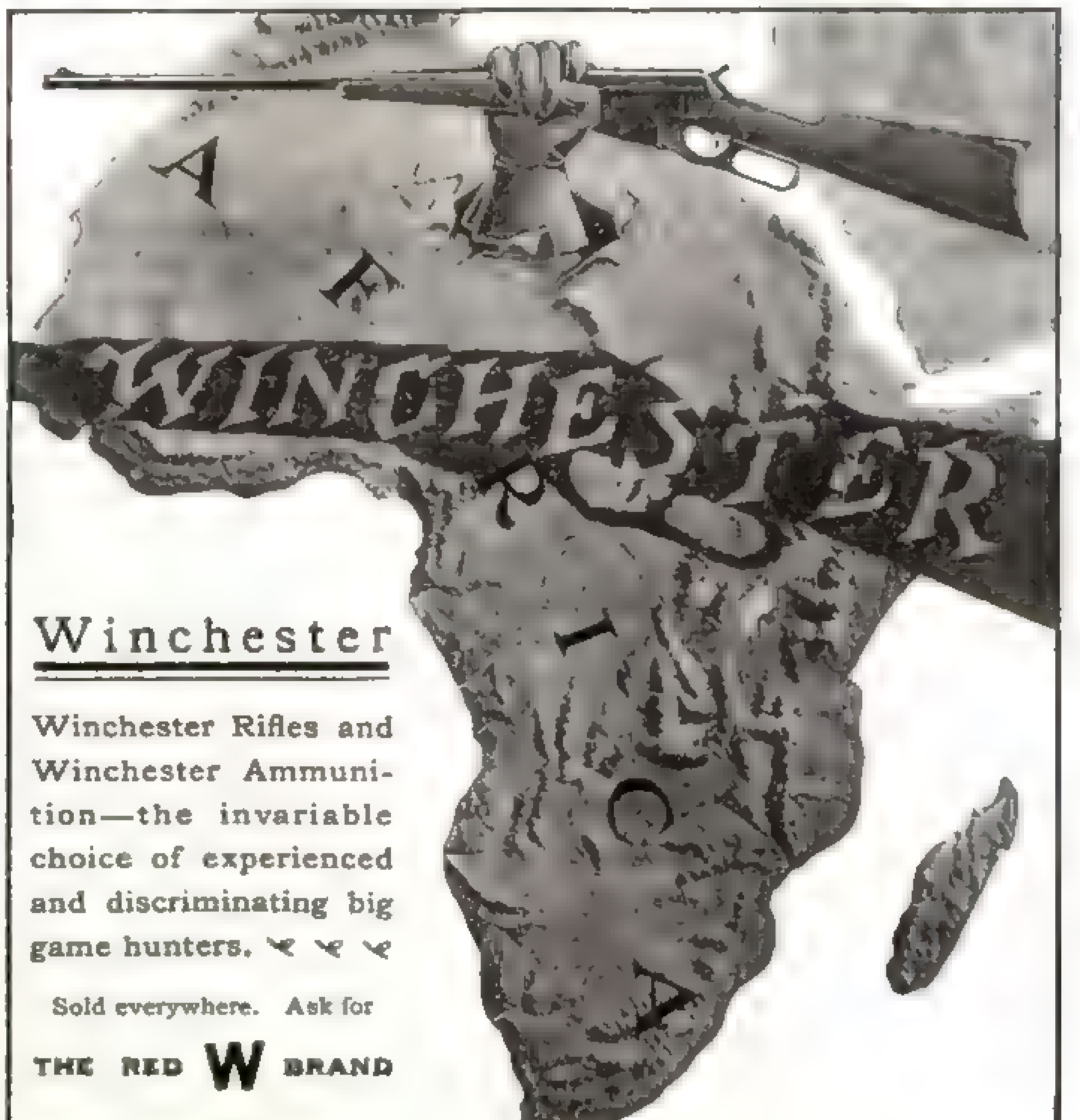
With all this mass of obligations coming due the question naturally arises, How will the corporations meet them? They do not actually pay them as a man would pay a bill for merchandise when it falls due. This would be too great a financial strain. Instead, in most cases they issue new securities and use the proceeds of the sale to pay the maturing obligations. Sometimes the new securities are exchanged for the old on a basis that makes the deal especially attractive to the holder of the old bonds. Frequently he gets a cash bonus. The bonds issued to take up other bonds are called refunding bonds. The whole performance is known as refinancing.

It is important for the holder of a bond to remember this: If you own a bond that comes due you have the right to collect the principal. If it has a par value of one thousand dollars then you can collect this sum from the trustees, usually a trust company. The matter of exchanging the old bond for a new one is purely optional.

Now comes another matter that is related to the maturity of bonds. It is known as calling a bond. When bonds are called for payment it means that they are ordered in to be paid. If you own such a bond you must answer the call, so to speak, or lose interest money. Interest ceases from the date of redemption, although the principal may be collected later.

Bonds may be called in different ways. They may be redeemable on any interest date at par and interest, on twenty days' or three months' notice, or any other time that the deed of trust may set forth. It is

WINCHESTER



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can be tied in a knot without damage, fits any inverted burner. Gives most [illegible] powerful light. Made by new formula known to us only. Nearest to indestructible. price, 25c.

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To acquaint every reader with the merits of our most highly perfected lighting devices, will send anywhere 4 Famous Anglo Export Mantles, one 20th Century Burner and Globe prepaid for $1.00.

Money promptly refunded if not satisfied.
Reference any bank in United States or Canada.

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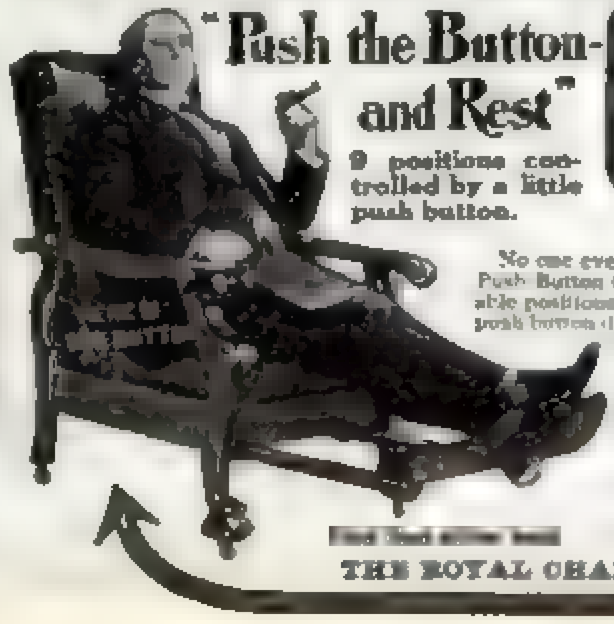

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important, therefore, that the buyer of a bond should carefully study the conditions of redemption that affect it. It sometimes happens that a man buys a bond thinking that it runs a long time. In reality it is subject to redemption or call within a few years.

The price at which bonds are called or redeemed, of course, differs. Take the Rock Island 4s, dated May 2, 1902. These bonds are subject to call at 101½ and accrued interest on sixty days' notice.

A railroad may not take advantage of its redemption privilege for some time. The Louisville and Nashville Railroad, for example, had the right to call an entire issue of collateral trust bonds last year, but did not do so until this year.

On the other hand, a railroad will sometimes take advantage of the redemption clause at the first possible moment. An example of this is afforded by the Missouri Pacific Railroad at the time this article is written. An issue of Two Year Collateral Trust Gold Notes of 6 per cent, dated February 10, 1908, and, therefore, not due until next year, has been called for redemption at 101 and accrued interest. Interest on the notes ceased after March 12, the redemption date.

When a Bond Matures

The investor sometimes finds it to his advantage to reinvest the money received from a maturing bond in the refunding bond issued to take its place. The redemption price, too, is often larger than the price at which the bond has previously been sold.

The calling of bonds, by the way, must not be confused with the retiring of bonds serially. When bonds are retired serially, a definite number of them are paid off each year.

The price of a bond always changes as it approaches maturity. If it has been selling above par it will go down; if it has been selling below par it will go up. This is due to the fact that at maturity the bond pays the par value. For this reason a man will not pay 101—that is, $1010—for a bond that will only be worth $1000 in a short time. On the other hand, he will have to pay more than 92, or $920, for a bond that will soon cash in for $1000.

The immense amount of refinancing, due to the maturity of so many obligations this year, has been productive of a large new crop of securities. Those already issued and those to be issued later will afford the average bond buyer an excellent opportunity to employ his savings or other funds.

Some idea of the extent of the new financing may be gained when it is stated that the total amount (par value) of securities brought out in January of this year aggregated the sum of $157,000,000. More than half of this came from the railroads.

Among the January issues were the following:

Louisville and Nashville 4s	$29,864,000
Denver and Rio Grande 5s	17,250,000
Chicago and Northwestern 3½s	16,250,000
Boston and Maine 4½s	11,700,000
Norfolk and Western 4s	10,000,000
Chicago and Alton 3s	8,000,000
Seaboard Receivers' Certificates 5s	4,250,000
Missouri, Kansas and Texas 4½s	3,170,000

The new issue of Louisville and Nashville bonds was made to take care of the Collateral Trust bonds which were called for payment. The Denver and Rio Grande, Boston and Maine, and Chicago and Northwestern issues were made to take care of maturing obligations and to raise money for road needs.

During January, 1908, the issue of new securities was almost the same as the corresponding month of this year, but there was a difference in the character of the securities. Last year the issues of short-term notes in January aggregated fifty-four million dollars. This year the amount of notes brought out was only three million five hundred thousand dollars. Last year, however, money rates were high and the country was still staggering from the effects of a panic. This year the money rates are easy and the railroads and other corporations are able to put out long-term bonds.

The fortheoming issues this year are, perhaps, more important than those already made. Chief among them is the Pennsylvania Railroad loan. The stockholders of the company are being asked to authorize an issue aggregating eighty million dollars. One need of this loan is to

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Edison Phonographs are sold at the same prices everywhere in the United States, $12.50 to $125.00. Amberol Records, 50c.; regular Edison Records, 35c.; Grand Opera Records, 75c. Ask your dealer or write to us for catalogues of Edison Phonographs and Records.

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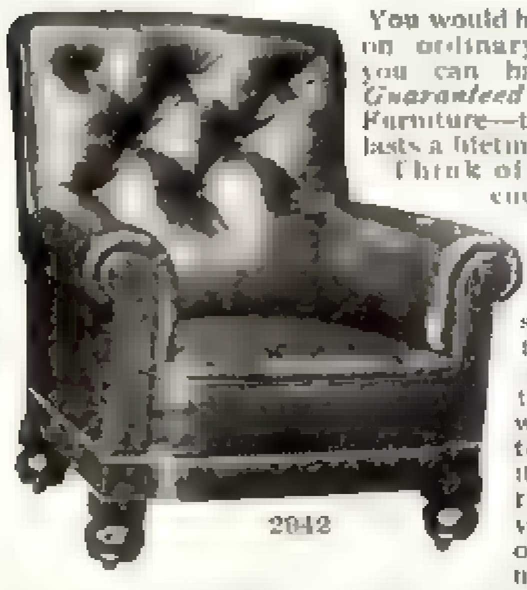
Maurice Levi



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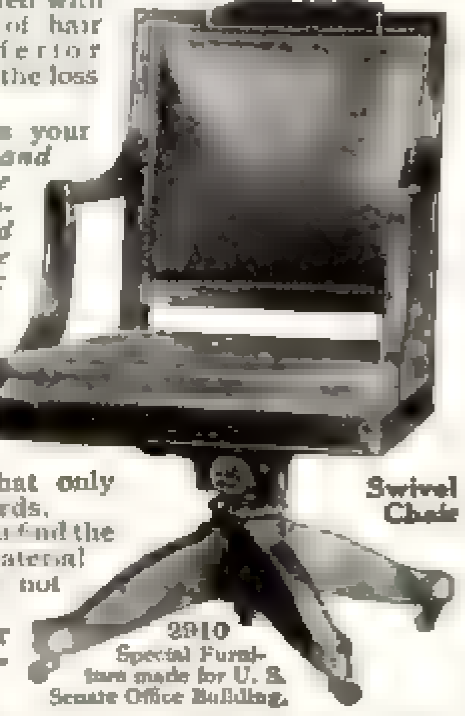

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take care of sixty million dollars in Collateral Trust Gold Notes, which come due next year. The remaining twenty million dollars are to be devoted to improvements, chief of them being the vast tunnel and terminal operations now under way in New York City. This loan illustrates another phase of refinancing, which is that maturing debts must be anticipated some time ahead. This is necessary on account of the shifting condition of the money market and other factors which enter into the investment business.

Another important new issue will be the Chicago, Burlington and Quincy, which will aggregate twenty million dollars. This is another road whose securities are regarded as standard investments.

Thus it is evident that the investor who seeks security in bonds will have no excuse to be beguiled into speculation. The new issues alone will afford him safe and profitable employment for his funds.

THE THOUSAND-SHOOOTINAIRGIN

(Continued from Page 11)

the end as a monstrous injustice, but in the expectation that my lawyer may be able to indict you for wrongful arrest and outrageous abuse of your powers."

"Bail one hundred dollars," rasped out the judge.

"I beg leave to offer my house on Fifth Avenue."

"Houses don't go here," retorted Hartwell with a laugh. "A hundred dollars cash, if you please, lady. The court won't take no chances of your not being the party you represent yourself."

"I beg your pardon, sir, but here is the Earl of Arundel, Mr. Phipps, the First Assistant Secretary of State, and Mr. W. K. Van Vliet, who will all identify me."

"Never heard of them," said the court. "Money down or go to jail!"

It took a supreme self-command to swallow this and the intolerable provocation of its delivery. But Mrs. Van Rensselaer Trout, reddening to the ears, remained true to herself.

"I must insist on your accepting my house," she went on, trembling with pent-up indignation. "It has always been taken before without question, and no one has ever doubted me, nor my right to pledge it."

"So it has been taken before, has it?" cried the judge. "Hey, that's news to the court! Quite accustomed to breaking the speed laws, are you? One of them high and mighty ladies what rides over everybody, and thinks nothing of such a trifle as a fine? The court's on to you, ma'am. The court will teach you to think harder. Bail raised to five hundred dollars!"

The brutality of this overwhelmed Mrs. Van Rensselaer Trout. The tears streamed down her cheeks. Here was the one place in the world where she could be insulted with impunity. Had her men friends interfered, which they were on the point of doing, this coarse hoodlum could put them all in jail. She signaled them back with an imperious wave of her hand.

"It is not reasonable to expect me to have five hundred dollars," she quavered. "A person of—of my position hardly ever carries money at all, and certainly not such large sums."

"The court will accept that," said the judge, indicating the diamond horseshoe at her throat. "Give it to the clerk, and he will make you out a proper receipt."

"Oh, but I ——"

"Fork it over, and be quick about it. The court's tired of wasting time."

Mrs. Van Rensselaer Trout clutched her fingers to her neck, and fumbled undecidedly at the clasp of the pin. Her delay filled the judge with a violent gust of passion.

"Hurry up," he cried, "or I'll ——" He finished the sentence by banging down his hand heavily on the table. As it lay there an instant there was a sudden, vicious ping that blotched it with a tiny circle of crimson. In a flash he was on his feet, bellowing with pain. Ping, ping, ping, ping—the clerk this time diving under the table. Ping, ping, ping, ping—with the constable yelling like a maniac, and dancing up and down with his finger in his mouth. Ping, ping, ping, ping—faster than you can count the words—the whole court, now on the run, pell-mell, leaping in the air, convulsively clapping

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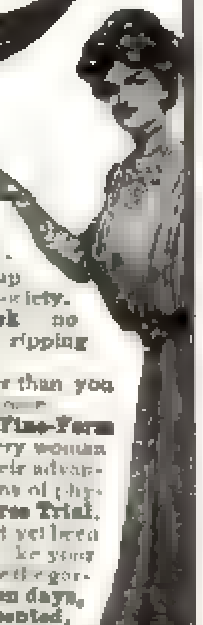

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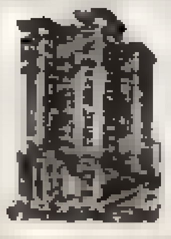

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A membership in Class A will bring you $1,000; Class B, $2,000; and Class C from $3,000 to $10,000.

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"The longer I am in the Colony the more I see the advantages and the more I am pleased with my Membership."

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"I am perfectly delighted with The Fortune Colony."

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Made of *tested* fabrics in designs and colorings chosen to bar commonness. They *look* like "custom" shirts because they *are* "custom" shirts in all but name and price.

Ask your dealer for "SANSPAREIL" Dress Shirts, Day Shirts, Night Robes and Pajamas. Our dainty booklet "B" "THE WELL SHIRTED MAN" sent *free* if you write.

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814 Broadway, New York

their hands to various parts of their anatomies, every ping followed by a yelp of agony—dozens of pings, and dozens of yelps, amid uproar and hullabaloo, pounding feet, shrieks, cheers of delight, Homeric laughter and general pandemonium.

For ping-ping center was suddenly discovered not twenty feet above their heads: nothing else than a small boy, straddled far out on a bough, and pumping a thousandshoootinairgin for all he was worth! Yes, Georgie, working the Stinger like a Gatling, and "clearing the court" in a literal and Red Indian manner—a bunched-up little Jove, darting lightning and emitting whoops of miniature ferocity. It was a sight that cost Oldsweetie all the breath in his body; his heart stopped beating; a dismaying sense of personal responsibility pierced him like a knife, for was he not answerable for this awful child and was not the awful child shooting justice full of leaden pellets? But what was the awful child trying to call out above the din? Why was he gesticulating so frantically? Why was he making a megaphone of his little hands, and bursting with incoherent noise? The crowd, in wonder, grew silent, while the excited atom on the bough shrilled louder than ever.

"You're all fooled," he screamed. "He ain't no judge and they ain't no cops—but crooks, every one of them! Get after them quick, all of youse, before they can get away in their auto hid down there in the brush!" Then detecting Oldsweetie in the seething mob below, he shouted at the top of his squeaky, blurting, impassioned voice: "Say, it's the Boooarder! The judge's your old Boooarder with his beard off! Don't you see his crutch along of his chair? I tell you, he's the Boooarder!"

Twenty revolvers had popped out of as many pockets. A huge six-cylinder cranked up, and, loaded with armed volunteers, tore down the track after the fugitives, who, joined by their two confederates on the road, were climbing into a battered old car of their own in a frenzy to escape. The pursuit had hardly begun before a second big fellow was got away, crammed to the guards and glistening with the white and blue steel of retribution, to reënforce its eager brother and add another colossal bloodhound to the chase. One resourceful individual ran to the telephone, with the idea of rousing the neighboring towns—only to find that it was a dummy, with a tail of wire but six feet long. If any one still doubted the rascality of the so-called court, or the bold imposture by which they had been victimized, here was a confirmation that could not be gainsaid.

This was the moment when Prince Georgie scurried down like a little squirrel, and was almost eaten alive. He was hugged and kissed and nearly torn to pieces, the women fighting for the tiniest scrap of him, and calling him a hero. Mrs. Van Rensselaer Trout, who had been so dignified before the sham judge, was the very worst of them all, grabbing him in her arms, and laughing hysterically, her hat tipping off, and her long, beautiful, dark hair tumbling down in her impetuous ardor. "The brave little man!" she cried out. "The brave, darling little chap, with more sense in his little noddle than all the rest of us put together! Oo shot the horrid wretch who was going to take my diamonds? Oo made him jump like a jumping-jack just when I was more humiliated than I have ever been in my life? Oh, Heavens, that howl of his just when I could have killed him for his gross impertinence, and yet had to bear it like a martyr at the stake!"

She went off again in peals of laughter, holding Georgie tighter than ever, wriggling and embarrassed, while the Earl-person patted him on the back and said he was a wondah. "A perfect wondah, bah Jove, and as clean a shot as ever rolled over a tigah in the jungle! I've often heard of the American child, but this is the first time I've had the pleasure of seein' him in action—and, bah Jove, I take my hat off to the young gentleman!"

"That Boooarder was worse nor a tiger," explained Georgie, a trifle vaingloriously. "He had a great big guuun in his poocket, and that's why I picked out his haaand first instead of aaaiming at his eeeye!"

At this Mrs. Van Rensselaer Trout and the Earl-person could hardly contain themselves. Georgie, who was tired of being lionized, which was a very smothering and uncomfortable process, attempted to slip away to Chumdarling and Oldsweetie; but he was dragged back by his

Home-made Gas-Light From Crushed Stone

TWENTY years ago the oil lamp had already been driven out of the city into the country home where gas could not follow—so we thought.

In those days we would have laughed at the idea of a country home lighted with gaslight.

But like the telephone and free mail delivery gaslight has finally left the city to become a common rural convenience.

In the year 1909, the up-to-date villager or farmer not only lives in a gas-lighted house, same as his city cousin, but when he drives home on a cold, wet night he actually lights up his barn, his barnyard or porches on his house with this gaslight by simply turning an "ignition" button on a post or wall.

* * *

And this change seems quite like magic when you consider that this rural gaslight is home-made—made by the family itself right on the premises.

Takes fifteen minutes once a month to make all that can be used in a large house.

The magic is all in the strangely, weird, manufactured stone known commercially as "Union Carbide."

This wonderful gas-producing substance, "Union Carbide," looks and feels just like crushed granite. For country home use it is packed and shipped from warehouses located all over the United States in sheet steel cans containing 100 pounds.

Union Carbide won't burn, can't explode, and will keep in the original package for years in any climate. For this reason it is safer to handle and store about the premises than coal.

* * *

All that is necessary to make "Union Carbide" give up its gas is to mix it with plain water—the gas, which is then instantly generated, is genuine Acetylene.

When piped to handsome brass chandeliers and fixtures Acetylene burns with an intensely brilliant, stiff flame, that the wind can't affect.

This flame makes light so white in color that it is commonly called "artificial sunlight."

Experiments conducted by Cornell University have proven that it will grow plants the same as sunlight itself

Physicians recommend Acetylene as a relief for eyestrain, and it is used as an illuminant in fifty-four hospitals in New York City alone.

Then too, Acetylene is so pure that you might blow out the light and sleep all night in a room with the burner open without any injurious effects whatever.

On account of its being burned in permanent brass fixtures attached to walls and ceilings, Acetylene is much safer than smoky, smelly oil lamps which can easily be tipped over.

For this reason the Engineers of the National Board of Insurance Underwriters called Acetylene safer than any illuminant it commonly displaces

In addition to all these advantages, Acetylene light is inexpensive

An Acetylene light of 24-candle power costs only about 3½ cents for ten hours' lighting, while for the same number of hours regular oil lamps of equal volume cost about 6 cents in kerosene, chimneys and wicks on the average.

* * *

Consider this carefully and you will hardly wonder at the fact there are today no less than 176,000 towns and country homes lighted with home-made Acetylene, made from "Union Carbide."

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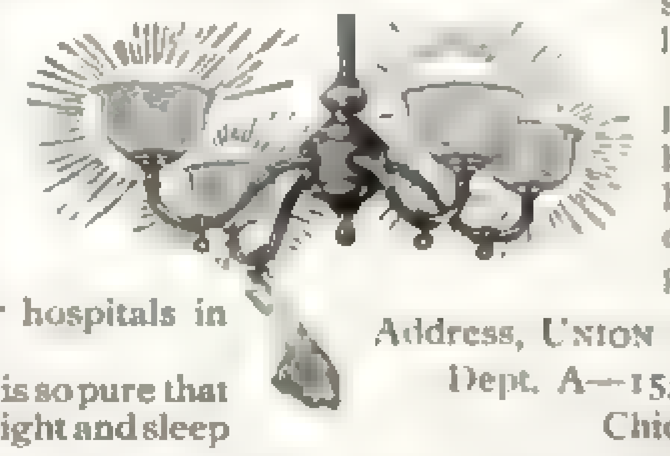

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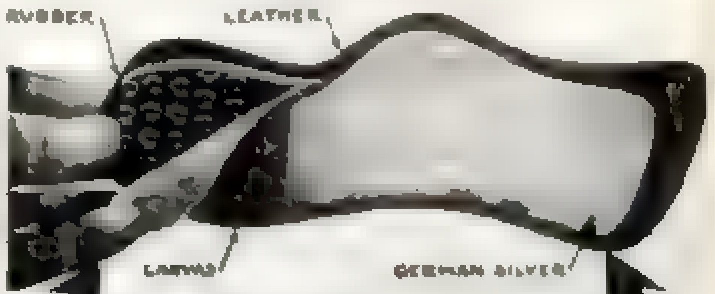

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LINOLEUM

The Linoleum Without Seams

Every woman knows that things give away at the seams. A dress without seams would wear better than one with seams. Shoes go at the seams. Seamless gem pans are more durable than the old pieced-together kind.

Cook's Inlaid Linoleum is molded—each roll one entire piece with no seam or joint anywhere. That is why Cook's is longer-wearing and more sanitary than inlaids made of color blocks cut out and stuck together. No seams to open and let the edges turn up; no cracks for scrub water to seep through; no joints or depressions to collect dirt and germs. The pattern in Cook's Inlaid goes through to the back and remains clear and distinct always.

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Ask your dealer for **Cook's Linoleum.** Look for the name COOK'S on the back.

By writing for Cook's Linoleum Book M, you can get complete information on linoleum; including color plates of the newest patterns, suggestions for various rooms and hints on how to buy.

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If your dealer can't supply **Cook's** *write for the name of one who will.*

Cook's
Linoleum
TRENTON, NEW JERSEY

little leg, and then, all bewildered and tousled, an extraordinary thing happened to him. Mrs. Van Rensselaer Trout impulsively unsnapped the diamond horseshoe and pinned it on his coat, saying it was a reward for the pluckiest little boy in America. "You've earned it a hundred times over," she declared delightedly; "for that disgusting wretch would have got it himself if you hadn't been too sharp for him!"

It was dark by the time they reached the garage, and returned home on foot, the tiredest people in the city and the happiest. Think of it—Pushkin saved and Georgie covered with glory and diamonds, the Boooarder captured and securely locked in a police station! A day well spent, assuredly! A day of storm and stress and triumph, to be wound up with crackers and cheese, bought on the way from the grocer, and sleepy jubilation in that fifth-story flat. But how unfortunate that Mrs. Turner should have seized this occasion to die "from exhaustion following prolonged alcoholic excess," as the note from Bellevue informed Oldsweetie. The news awaited him in an official envelope, though, with a clouded brow, he softened it to Georgie.

"She is very sick," he said. "Perhaps, she may never get well again, Georgie." Then he took the little fellow in his arms and comforted him. "Don't you take on about yourself," he went on. "There are some good, kind people who want to take care of you—awfully nice people—with a big house full of little boys, and a playground, and a swimming tank, and ——"

"Yes, I know, it's an oooffenage," interrupted Georgie with a stifled sob. "She's dead, ain't she?"

"Yes, my poor old Georgie, she's dead."

Georgie buried his head on Oldsweetie's shoulder, and lay there very still and silent for a long while. Then he got down and walked over to Chumdarling, who was gazing at him with her eyes full of tears.

"Chumdarling," he said gravely, "how awful good you've always been to me—always so kind, and giving me pennies and oranges and taking me out in Pushkin and loving me—and, and—I want you to keep this always, always, Chumdarling." With that he reached up and pinned the diamond horseshoe on her dress. "You won't never forget me, will you, Chumdarling, and every time you look at it sparkling you will say it was Georgie what gave me that, won't you? Georgie, in the oooffenage, thinking of you and Oldsweetie, and oh, wishing he was back here with bofe of you."

Chumdarling knelt down and put her arms about him, her pretty face all wet and troubled; and looking at Oldsweetie, who nodded back, she said: "Yes, I'll keep it always, and what's more, I'm going to keep the little boy, too! For you are a precious little boy, and I love you; and why should you go to an orphanage when there is the Boooarder's room just waiting for you?"

"With breakfast included," added Oldsweetie, who always got a laugh out of everything, even in adopting an orphan—"With breakfast included—don't you forget that, old fellow!"

A Touching Message

MR. GEORGE BROADHURST, author of the play, The Man of the Hour, is an Englishman, and recently made a visit to his native country. After having lived a week at one of the large hotels in London, he was surprised on the evening of his departure, although at a very late hour, to see an endless procession of waiters, maids, porters and pages come forward with the expectant smile and empty hand. When each and all had been well bestowed, even boots and under-boots and then another boots, he dashed for the four-wheeler that was to carry him safely away.

Settling himself with a sigh of relief, he was about to be off when a page popped his head into the window and breathlessly exclaimed:

"I beg pardon, sir, but the night-lift man says he's waiting for a message from you, sir."

"A message from me?"

"Yes, sir; he says he cawn't go to sleep without a message from you, sir."

"Really, he can't go to sleep without a message from me?"

"No, sir."

"How touching. Then tell him, 'Pleasant dreams.'"

THE countless delights afforded by really good music are nowhere so completely realized as in the home in which there is an

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If now, or in the future, you contemplate the possession of a player-piano, it is your duty to yourself and to those who are to participate in its enjoyment, to visit your nearest ANGELUS dealer and have him demonstrate the ANGELUS instruments to you. Do not, as some others have done, permit yourself to be led to purchase any other instrument before you have made this investigation. First, hear and play the ANGELUS instruments yourself. In this way you will avoid the certainty of disappointment later on. *Let us send you the dealer's name.*

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Sizes 4 to 8
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The **Eastwood** Sandals are made by an entirely new method of shoe construction. Stitching is all outside, no wrinkled linings, waxed thread or tacks—just clean, smooth, oak tanned leather next to the feet.

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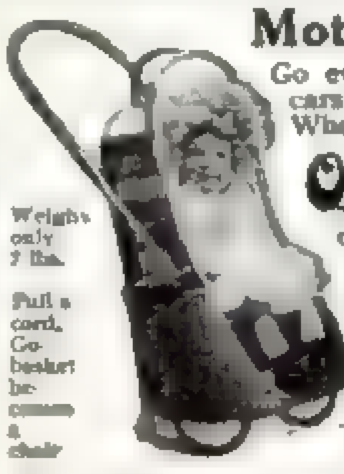
Where impossible to wheel the



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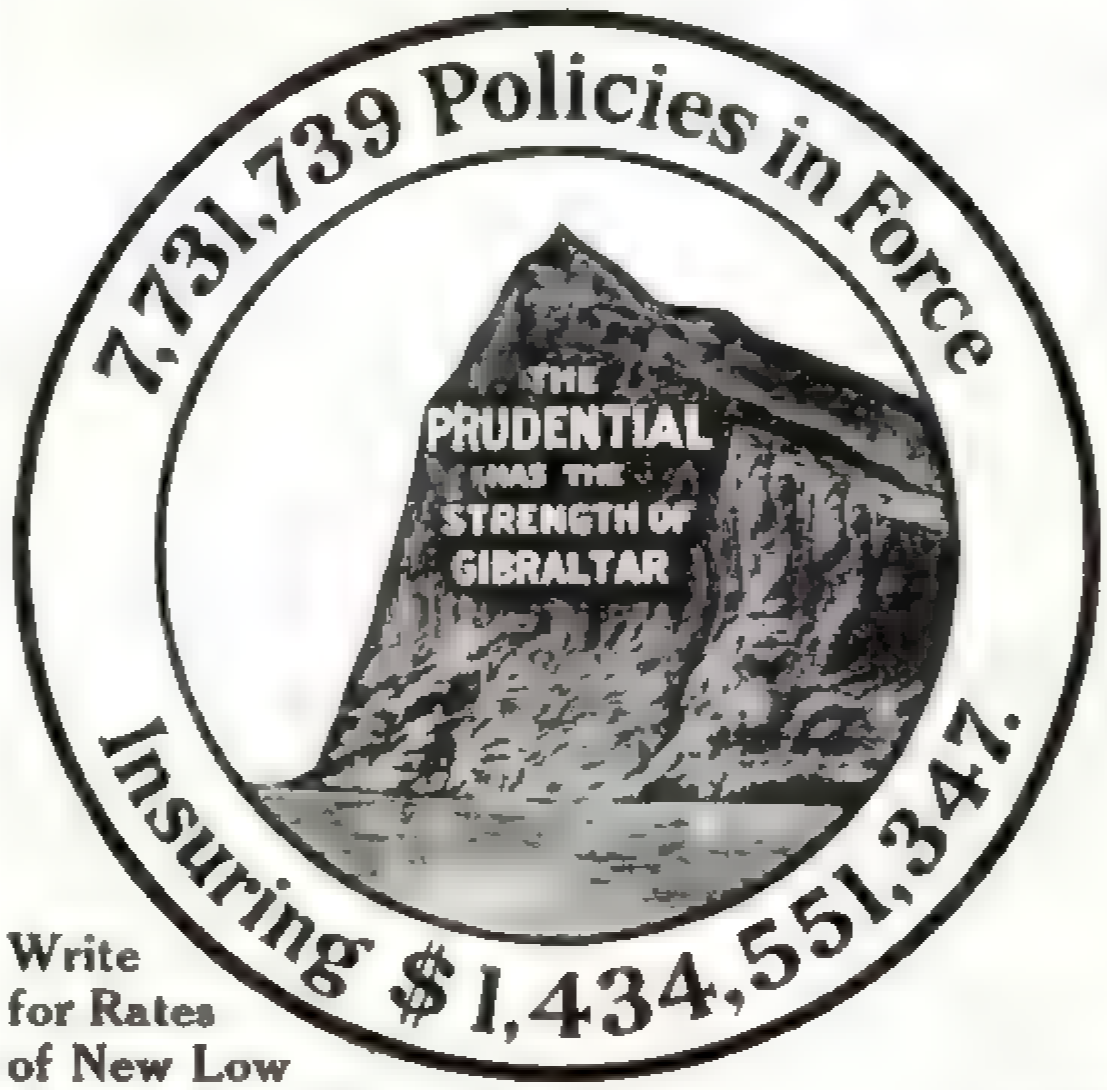
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We have special machinery, either designed by us or built for us and not used in making any other grape juice. Recently we introduced a system of pasteurizing in the bottle at a lower uniform temperature than heretofore. This means better flavor.

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is stored only in glass containers; never in barrels. Wherever the juice comes in contact with metal, aluminum is used.

The Welch process transfers the natural juice from the luscious clusters to sealed bottles, unchanged in any way.

If your dealer doesn't keep Welch's, send $3.00 for trial dozen pints, express prepaid east of Omaha. Booklet of forty delicious ways of using Welch's Grape Juice free. Sample 3-oz. bottle by mail, 10c.

The Welch Grape Juice Co.
Westfield, New York

THE WHITE MICE

(Continued from Page 21)

"are old friends. Your father is his friend. What more natural!" She broke forth hysterically. "I beg of you," she cried, "I command you not to make an enemy of Pino. Tell him to wait, tell him that now you can think of nothing but your father, but that when your father is free, that if he will only set him free——" The mother held the girl toward her, searching her eyes. "Promise me," she begged.

Inez regarded her mother unhappily, and turned away.

This, then, on the afternoon of Colonel Vega's arrival at Curaçao was the position toward him and toward each other of the three women of the Rojas household, and explains, perhaps, why, when that same afternoon Captain Codman told them the marvelous tale of Roddy's proposition, Señora Rojas and her daughter received the news each in a different manner.

Before she had fully understood, Señora Rojas exclaimed with gratitude:

"It is the hand of God. It is His hand working through this great company."

"Not at all," snapped Captain Codman. "The company has nothing to do with it. As far as I can see, it is only the wild plan of a harum-scarum young man. He has no authority. He's doing it for excitement, for an adventure. He doesn't seem to know anything of—of what is going on—and, personally, I think he's mad. He and his friend are the two men who twice drove past your house this morning. What his friend is like I don't know; but Forrester seems quite capable of forcing his way in here. He wants what he calls 'credentials.' In fact, when I refused to help him, he as much as threatened to come here and get them for himself."

The voice of Señora Rojas was shaken with alarm. "He is coming here!" she cried. "But if he is seen *here* they will know at once at Caracas, and my husband will suffer. It may mean the end of everything." Her voice rose, trembling with indignation. "How dare he! How dare he, for the sake of an adventure, risk the life of my husband! How can he expect to succeed where our friends have failed, and now, when Pino has returned and there is hope."

"I told him that," said the Consul.

"You warned him," insisted the Señora; "you told him he must not come near us?"

Inez, who, with her sister, stood eagerly intent behind the chair in which their mother was seated, laid her hand soothingly upon the Señora's shoulder.

"Is it best," she said, "to turn the young man away without learning what he wishes to do? Living in Porto Cabello, he may know something we could not know. Did you find out," she asked the Consul, "in what way Mr. Forrester wishes to help us?"

"No," confessed Captain Codman, "I did not. I was so taken aback," he explained; "he was so ignorant, so cocksure, that he made me mad. And I just ordered him out, and I told him, told him for his own good, of course" the Consul added hastily, "that he talked too much."

With critical eyes Inez regarded her old friend doubtfully, and shook her head at him.

"And how did he take that?" she asked.

"He told me," answered the Consul, painfully truthful, "that my parrot had said the same thing, and that we might both be wrong."

There was an instant's silence, and then Inez laughed. In shocked tones her mother exclaimed reprovingly.

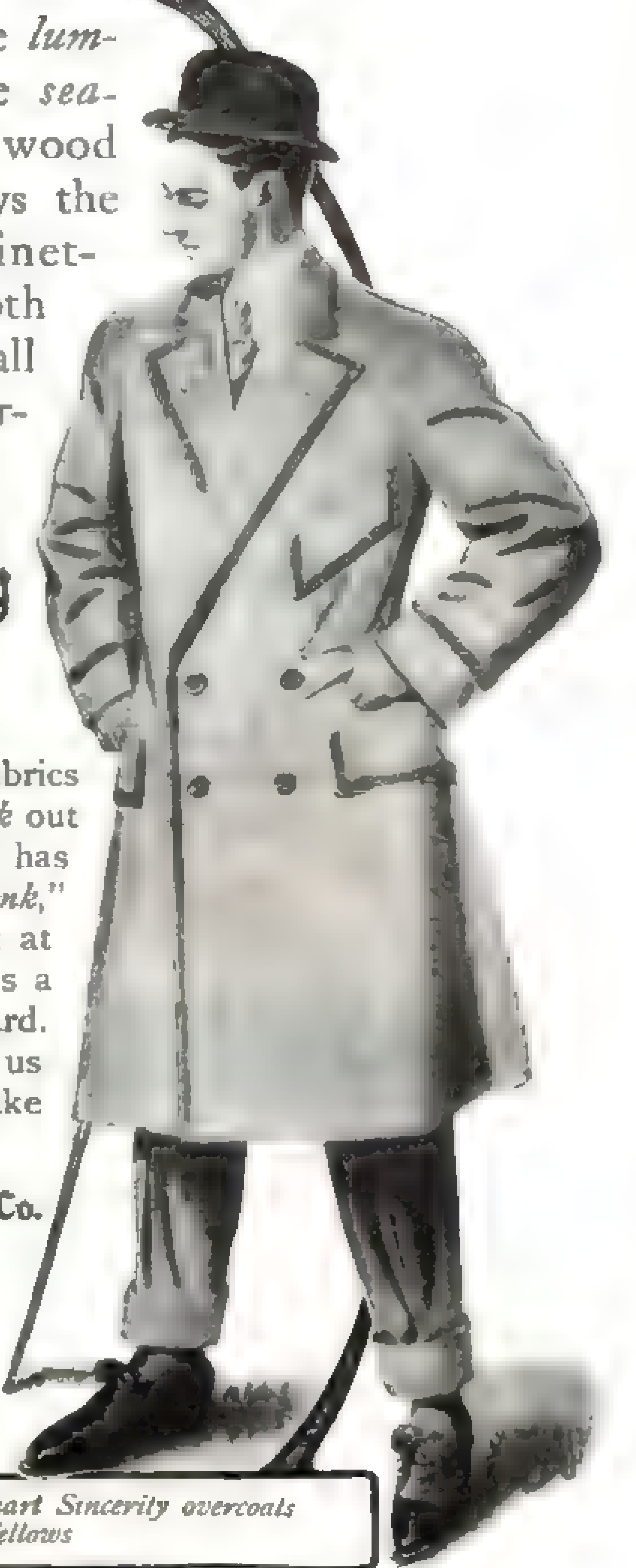
"But he comes here," protested the girl, "to do us a service, the greatest service, and he is ordered away. Why should we refuse to let him help us, to let any one help us? We should make the most of every chance that offers."

Señora Rojas turned in her chair and looked steadily at her daughter.

"Your advice is good, Inez," she said, "but it comes strangely from you."

At the same moment, as though conjured by her thought, a servant announced Colonel Vega, and that gentleman, with several of those who had lunched with him at the Café Ducrot, entered the room. In alarm Captain Codman waited only to shake hands with the visitors and then he precipitantly departed. But in the meeting of the exiles there was nothing that would have compromised him. The reception of Colonel Vega by the three

Cloth, like *lumber*, must be *seasoned*. Green wood *warps* and destroys the *shape* of the cabinet-work. Green cloth *stretches* and pulls all the lines of the garment awry.



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are made of *seasoned* fabrics—all the warp is *shrunk* out of them. After the mill has stamped them "*fully shrunk*," they are London shrunk at our tailories, until there's a *loss* of 15% in every yard. But it's worth *while* for us to take the loss and make the customer.

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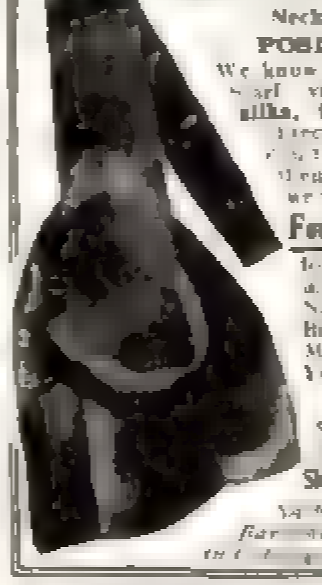

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The Sanitary and Economical By-Town Hair Brush looks exactly like the ordinary, yet it is wonderfully different.

Turn a small knob at the end of the handle, and the bristles come out on wooden strips. These strips each contain only three rows of tufts.

So each bristle is easily reached for cleaning. They may be boiled in soapy water. You can now always have a clean brush.

You can also have a new brush whenever you wish. The cost is only 40 to 78 cents for the new bristles. The backs last forever. They do not lose their polish, warp and spoil because they do not get wet.

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You may choose any bristles you desire: soft, medium, stiff or very stiff, short, medium, long or very long, flat or oval trimmed, white, black or black and white.

Order any combination of the above backs and bristles, at the price of $1.50. Each single brush complete or $3 for pair military brushes.

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By-Town Incorporated, 7 River Street, Aurora, Ill.

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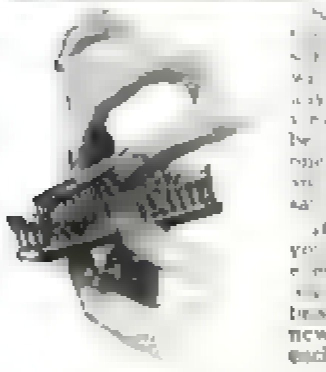

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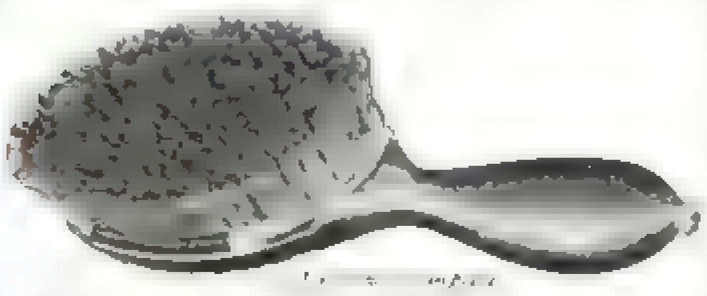

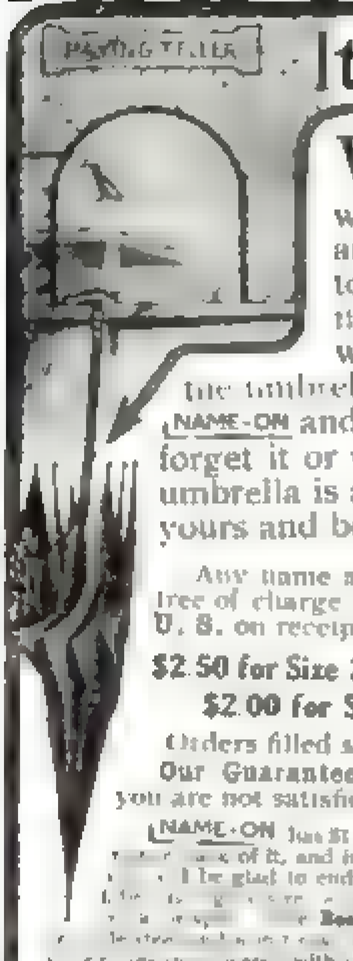

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Write for "The NAME-ON Book" showing 160 beautiful handles and samples of different silks.

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The Perfection Extension Shoe for persons with one short limb. [illegible] ready made shoes. Write for booklet.

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313 Third Ave., New York

women was without outward significance. They greeted him, not as a leader of their conspiracy, but as they might have received any friend who, after an absence, had returned to them. When he bent over the hand of Inez he raised his liquid eyes to hers, but the girl welcomed him simply, without confusion.

He decided that her mother could not as yet have told her of his wishes. Had she done so he felt sure, in view of the honor he would pay her, her embarrassment at meeting him would have been apparent to all.

Vega himself elected to tell the ladies of the attack made upon him at the Café Ducrot. He made little of it. He gave the ladies to understand that his life, like that of all public men, was always at the mercy of assassins. To Roddy he gave full credit.

"Imagine this man reaching for his weapon," he related dramatically, "myself too far from him to fall upon him, and my arms resting upon the shoulders of my two good friends! Their safety, also, is in my mind. But I am helpless. I saw the villain smile confidently. He points the weapon. Then the young man springs upon him and the bullets pass us harmlessly. Believe me, but for Mr. Forrester all three of us, General Pulido, Colonel Ramon and myself, might now be dead."

The two gentlemen designated dismissed the thought with a negligent wave of the hand. It suggested that, to soldiers like themselves, being dead was an annoyance to which they had grown accustomed.

"Mr. Forrester!" exclaimed Inez, catching at the name.

"Mr. Forrester!" repeated her mother. "But I thought — I was told only just now that he knew nothing of our plans."

"That is quite true," Colonel Vega assured her. "He was not with us. He was there by accident."

"Let us rather say," corrected Señora Rojas piously, "he was placed there by a special Providence to save you."

That the Almighty should be especially concerned in his well-being did not appear to Vega as at all unlikely.

He nodded his head gravely.

"It may be so," he admitted.

Through force of habit Señora Rojas glanced about her; but the open windows showed the empty garden, and around her, seated in two rows of rocking-chairs — the ladies facing the door, the men facing the ladies — she saw only friends.

"But why," she asked, "is young Mr. Forrester *not* in the confidence of his own father? Can he not trust his own son?"

As though sure of her answer she cast a triumphant glance at the daughter who had dared, against Captain Codman and herself, to champion Mr. Forrester's son. Pino frowned mysteriously. He did not like to say that with any action of the great Mr. Forrester he was not acquainted. So he scowled darkly and shook his head.

"It is a puzzle," he said; "the young man is a fine fellow. To him I owe my life." He appealed to his friends, who, in time to the sedate rocking of the chairs, nodded gravely. "But his father is very decided. He cables us to send him at once to Porto Cabello. He instructs us not to let him know what we plan to do. I learned that in Porto Cabello he is only a workman, or, a little better, the foreman of the Jamaica coolies. I don't say so," Pino pointed out, as though, if he wished, he might say a great deal, "but it looks as though he were here for some punishment — as though he had displeased his father. Else" he demanded, "why should his father, who is so wealthy, give his son the wages of a foreman?"

During the visit of the conspirators the traditions of Spanish etiquette gave Colonel Vega no opportunity to separate Inez from the others; and soon, without having spoken to her alone, he and his followers departed.

When they had gone, Inez, as was her custom when she wished to be by herself, ordered her pony and rode out on the cliff road toward the orange groves. Riding unattended was a breach of Spanish-American convention. But her mother permitted it, and, in the eyes of the people of Willemstad, her long residence abroad and the fact that she was half American of the North partially excused it. Every morning at sunrise, before the heat of the day, and just before the sun set, Inez made these excursions. They were the bright moments of her present life. If she did not wish to think, they prevented her from

Franklin Model D

Model D is a touring-car you can afford to own and to use every day. It is not a big expensive machine. Its sensible proportions, its ability, its handsome body, large wheels and the ease and grace with which it handles place it in a class by itself.

An ideal touring-car — not too large for city and business use. Light-weight and refined, it is more economical to maintain than many runabouts.

It is not a one-season automobile. It is for year in and year out service. Like all Franklins, its motor by means of an auxiliary cylinder exhaust and sheet metal radiating flanges is cooled by air without the use of water. This gets rid of weight and complication, and permits light and simple construction throughout.

Then there is none of the worry and bother of the water-cooling system — nothing to freeze, boil dry or leak.

When touring you can make time with Model D and make it comfortably. It does not jar and fatigue the passengers, nor by its jolting dissipate the power. Its full elliptic springs and laminated wood chassis frame absorb and neutralize the shocks from road inequalities. You can use the power. You do not strain and rack the automobile.

No automobile with half-elliptic springs even of much greater horse-power can with comfort equal Model D on American roads.

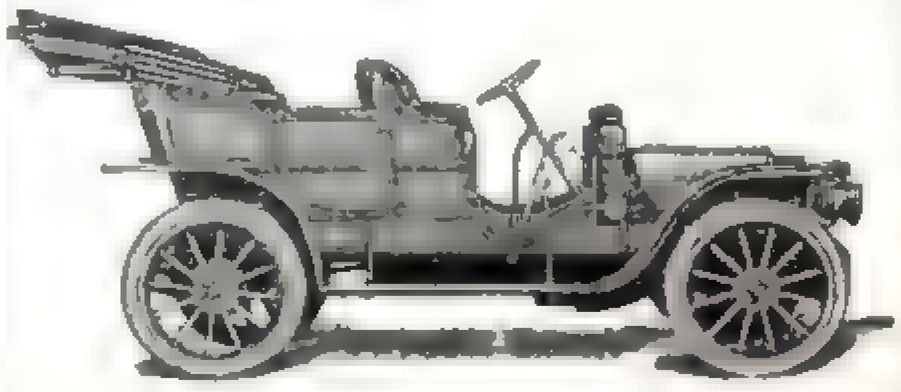
This is because the road ability of an automobile is determined by its design and construction — the way it rides and what it does to the passengers — rather than by the size of the engine.

Model D is not hard on tires. Its wheels and tires are larger in proportion to weight than those on other automobiles. Indeed, weighing as it does a third less than the average water-cooled automobile of similar capacity, it gives the minimum tire and operating expense.

The 1909 Model D won a perfect score in the five leading reliability contests of the season. No other automobile was perfect in more than two of these contests. In one contest it was necessary to make 250 miles a day for four days. In their effort to make the time, twenty-five per cent of the water-cooled contestants broke their steel chassis frames, while Model D had no trouble at all. So it is the whole construction, not simply the power, that determines the speed and ability of an automobile.

This is the fifth year of Model D. It is a tried and proven standard — the ideal automobile for all-around service.

Look into this question. Weigh and ride in Model D. Then weigh and ride in other automobiles over the same road at the same speed. You will understand the meaning and value of non-jarring, easy-riding construction.



FRANKLIN MODEL D, four-cylinder 28 horse-power, five-passenger touring-car, 2200 pounds, $2800. Single or double rumble seat runabout, $2700. Standard finish touring-car, royal blue; runabout, red and black. 36 inch wheels, same size as used on the best water-cooled automobiles weighing a thousand pounds more. Sheet aluminum body on steel angle frame — the strongest and lightest automobile body made. Three large and powerful brakes, acting on transmission and rear wheels. Selective type transmission, positive gear-driven oiler, Bosch high tension magneto.

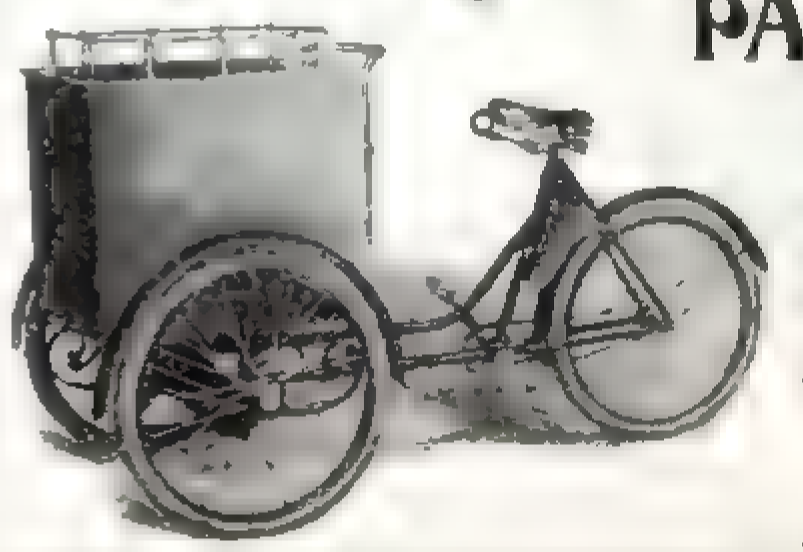
Other four- and six-cylinder models, $1750 to $5000.

Our forty-page catalogue de luxe treats the whole automobile question in a clear and fair manner, shows why the Franklin, now in its eighth year, is the automobile for those who want the highest standard of comfort and ability. Write for it.

H H FRANKLIN MANUFACTURING COMPANY Syracuse N Y

Every Order Out on Time — Delivery Cost Cut in Two — with the

Consolidated PACKAGE CAR



CONSOLIDATED PACKAGE CAR. Capacity 300 lbs. $100 F. O. B. Toledo.

THIS little car will deliver more goods in less time, and at less actual cost, than the best horse and wagon you have today.

It will satisfy present customers and bring new customers to your store.

The cost of operation is a boy's time; the cost of maintenance nothing at all.

Think that over for a moment; get its full significance to your business.

Write for details and the enthusiastic letters from dealers in every line who know the **Consolidated Package Car.**

The Consolidated Mfg. Co.
1702 Fernwood Ave., Toledo, Ohio

We also make the Yale 3½ H. P. Motor Cycle; the Yale and the Snell Bicycles; the Hussey Handle Bar — each the best the largest plant in America can produce.

Sold!

—for 17c a Day

Our plan of selling Oliver Typewriters for "17-Cents-a-Day" is certainly a hummer.

Making things hum at our General Offices, where our Private Wires converge

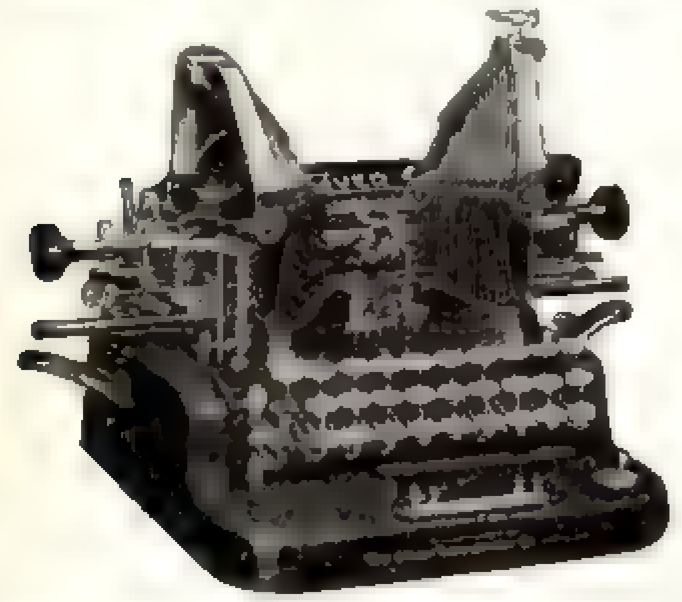
For the wires are humming with "hurry-up" messages from our agents throughout the world

Until even the Factory hums the tune of "17-Cents-a-Day."

If we had any doubts of the plan's success, they have all been swept away by the flood of Oliver orders—at "17-Cents-a-Day."

We struck a mighty popular chord, in such a vigorous way that the sales reach more stupendous totals with each succeeding day.

A small cash payment brings the machine —the balance you can pay in regular monthly remittances—at "17-Cents-a-Day."



The Oliver writes in a whisper, with an action as smooth as oil. Its working parts move in swift response to the play of the fingers on the keyboard, with far more speed than you'll ever need, and strength to withstand the endurance test of Twentieth Century strain.

The OLIVER Typewriter

The Standard Visible Writer

It carries no "excess baggage" in the form of unnecessary wires and springs, having *1,000 to 1,500 less parts* than other standard machines.

Do you wonder that the Oliver Typewriter is a prodigy in *performance?*

The splendid merit of the Oliver has carried it fast and far, until today it leads in *sales* and stands supreme in *service.*

A $100 Typewriter for 17c a Day

The *individuality* of the Oliver is reflected in its unique and practical design.

It follows "the line of least resistance" and is first to arrive at *results.*

And the same straight line has led us to the new selling plan, which has augmented the prestige and popularity of the Oliver tremendously by bringing the world's best $100 machine within the reach of *everybody.*

See the nearest Oliver Agent or write direct to the General Offices of

The Oliver Typewriter Co.

Oliver Typewriter Building

43 Dearborn Street Chicago

thinking; if she did wish to think, they protected her from intrusion, and gave her strength and health to bear the grinding anxiety of the other hours.

They brought back to her, also, memories of rides of former days, before her father had been taken from her, when they had trotted politely over the tan bark of Rotten Row, or when, with her soldier brother, she had chased the wild cattle on the plantation.

Now, with her head bent, with the hand that held the reins lying loosely on her knee, she rode at a walk, her body relaxed, her eyes seeing nothing. Her mind was intent upon her problem, one in which her answer to Pino Vega was but a part. To carry out the plan she had in mind she needed a man to help her, and there were two men to whom she might appeal. But only one, not both of them, could help her. She was determined not to return from her ride until she had decided which one it should be.

After an hour, as though she had reached her decision and was fearful lest she might reconsider it, she lifted the pony into a gallop and raced to Casa Blanca. On arriving there she went directly to her room, wrote a note, and returned with it to the stable where the groom was just lifting the saddle from her pony.

He was an old man, trusted by Inez. As a body servant he had first served her brother, then her father, and after the imprisonment of General Rojas, had volunteered to follow the women of the family into exile.

For a moment the girl regarded him earnestly.

"Pedro," she asked, "what would you do to save the master?"

When the man was assured he had understood her he lowered the saddle to the ground, and standing erect threw out his arms with his open palms toward her. In pantomime he seemed to signify that for the purpose she named his body, his life, were at her disposition.

Inez showed him the note.

"You will take this," she said, "to an American, Mr. Forrester. He is at one of the hotels. No one must know you are seeking him, no one must see you give him this note. Not even my mother must suspect that any message has been sent from this house to that gentleman. When he has read the note he will say 'yes' or 'no.' If he asks questions you will shake your head. As soon as you get your answer come directly to me."

She gave him the note and after an impressive delay continued:

"There is a new plan to save my father. If you deliver this note safely you will have taken the first step to set him free. If you blunder, if it is found out that Mr. Forrester and one of the Rojas family are conspiring together, it will mean greater cruelties for my father; it may mean his death."

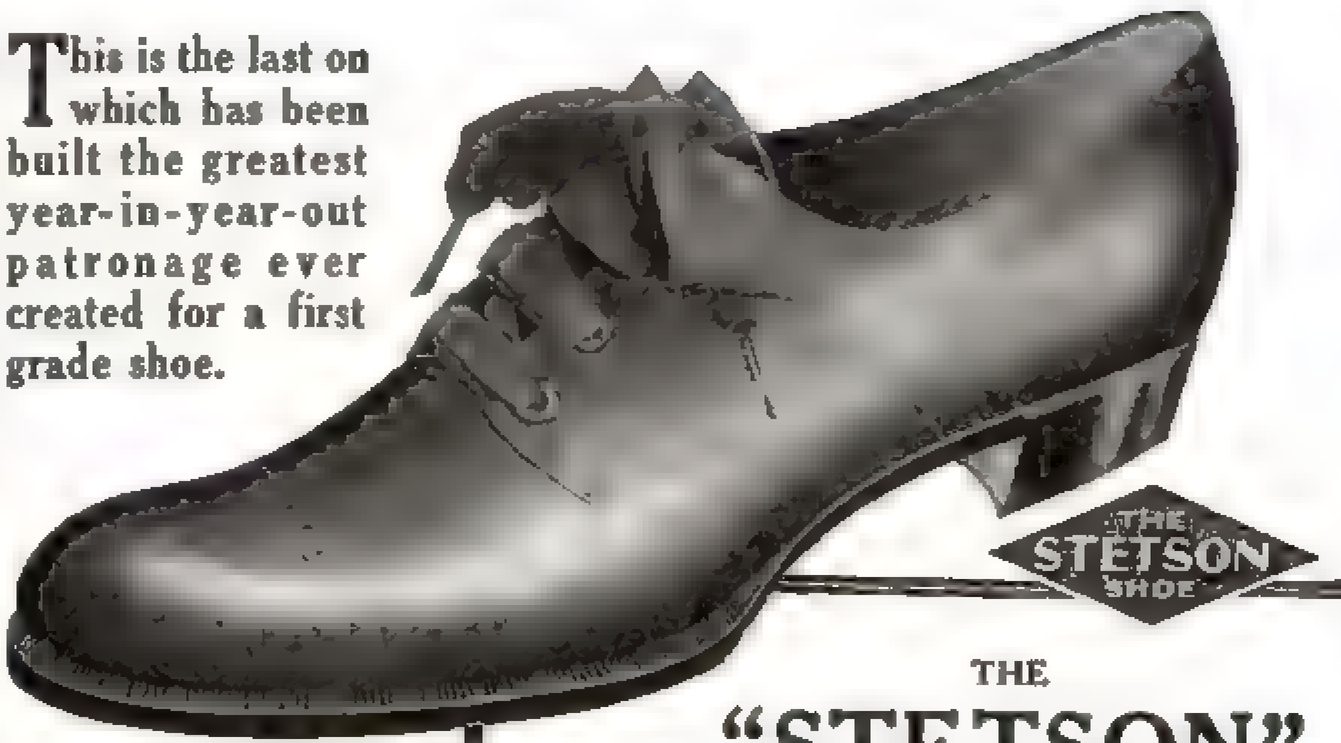
The girl had spoken in the way she knew would best appeal to the man before her. And she was not disappointed. His eyes shone with excitement. That he was conspiring, that he was a factor in a plot, that the plot had in view the end he so much desired, filled him with pleasure and pride. Crossing himself, he promised to carry out her orders.

As Inez returned to the main portion of the house the sun was just sinking into the sea; and, to keep their daily tryst, her mother and sister were moving toward the cliff.

While the crimson disk descended, the three women stood silent and immovable, the face of each turned toward the rim of the horizon. As though her eyes could pierce the sixty miles that lay between her and her father, Inez leaned forward, her fingers interlaced, her lips slightly apart. That, at that moment, he was thinking of her, that he was looking to where he knew she was on guard, and thinking of him, moved her as greatly as though the daily ceremony was for the first time being carried forward. A wandering breeze, not born of the sea, but of the soil, of tropical plants and forests, and warm with sunshine, caressed her face. It came from the land toward which her eyes were turned. It was comforting, sheltering, breathing of peace. As it touched her she smiled slightly. She accepted it as a good omen, as a message sent from across the sea, to tell her that in the step she had taken she had done well.

(TO BE CONTINUED)

This is the last on which has been built the greatest year-in-year-out patronage ever created for a first grade shoe.



Write for this book, "The Right to Know," and learn how to judge a shoe when you are buying a shoe.

The Stetson Shoe Co.

South Weymouth, Mass.

Dept. C

New York Shop

7 CORTLANDT STREET

THE STETSON SHOE

THE

"STETSON"

MODEL

NO other last ever modeled has shaped a shoe in every size to accommodate so comfortably the little differences in foot-shapes, or which provide **so perfect a fit for so great a number of feet.**

Nine out of ten men, in first trying the "Stetson" last, find a comfort that no other shoe has ever given. Every day for 13 years more men have found this out. **These men have stuck to the "Stetson"—When you try it, so will you.**

If you want solid foot comfort now and always, good **conservative style and finest stock and workmanship** in one, you'll get it when you wear the "Stetson" last.

Your local shoe man who displays the Red Diamond Sign has the "Stetson" last, also a full line of Spring and Summer Stetsons in many styles and leathers—**$5.00 to $9.00.**

NEW-SKIN

TRADE MARK REGISTERED

NEW-SKIN

—Instead of Court Plaster

New-Skin takes the place of ordinary court-plaster, being far more effective.

Court-plaster comes off, but *New-Skin* "stays put." *New-Skin* does not come off even when you put on a glove over it or when washed with soap and water.

Court-plaster collects dirt around the edges right next to the wound where perfect aseptic cleanliness is most essential, but *New-Skin*, painted softly over the wound, seals it securely under a clean, air-tight, germ-proof film.

Court-plaster looks bad, is a blemish on face or hands, but *New-Skin* is transparent and practically invisible.

For everything that you use court-plaster for—cuts, abrasions, burns, scrapes where the skin needs protection, *New-Skin* is better than court-plaster; useful also in lots of cases where court-plaster is useless, such as chapped or split lips, chafed feet, chilblains, callous spots, hang-nails, insect stings.

"Paint it with NEW-SKIN and forget it."

Always insist on getting "NEW-SKIN." 10c, 25c and 50c at the druggists or by mail.

NEWSKIN COMPANY, Dept. A, New York

SHORTHAND IN 30 DAYS

Boyd Syllabic System—written with only nine characters. No "positions"—no "ruled lines"—no "shading"—no "word-signs"—no "cold notes." Speedy practical system that can be learned in 30 days of home study utilizing spare time. For full descriptive matter free, address, **Chicago Correspondence Schools, 738 Chicago Opera House Block**, Chicago, Ill.

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LEADER WATER SUPPLY SYSTEMS for country and suburban homes are the one simple and always satisfactory solution of pure water supply.

The cost is very reasonable, from $48 upward. You can have cool water in summer, but no freezing water in winter.

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Our Free Books explain all about **Leader Systems** and will interest you. To readers of this magazine we make a special offer of a **Leader System** [illegible] ... ed to your requirements as low as $48. Write us and our Engineering Dept. service is free to you.

Unlimited Guarantee We are **the actual makers of Leader Water Systems.** Our **Guarantee to you** on every **Leader System** is unlimited and **absolutely protects you** for satisfaction or your money back. Write nearest office today for Book and special proposition.

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is a little container full of the finest Fountain Pen Ink, that just slips into your pen—screw on the cap and it is ready to write. When empty, throw it away. No ink bottle, no filler, only Scriptol Cartridges. Fit any Fountain Pen—save time and patience—and cost but "a penny a fill." We will send ten for 10 cts. postpaid. Agents wanted.

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A Wheel Chair is often an invalid's greatest comfort. **We offer over 75 styles of** these easy self-propelling and Invalid's Rolling Chairs, with latest improvements. **Ship direct from factory to you freight prepaid,** and sell on

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There is no better asset a man in this age can possess than a clean-cut, well-dressed personal appearance. Many a man has *tailored* his way into the confidence of absolute strangers—has *tailored* his way through coldness and distrust—has *tailored* himself into life opportunities through sheer attractiveness of good clothes.

Good clothes are not necessarily expensive clothes, but they are tailored clothes—they are clothes that fit you; your body and

—your personality; clothes that agree with every line and curve of your physique. Only a tailor can *make clothes like these!* And here is a world famous organization of tailors waiting to tailor clothes for you. A local dealer near you will take the measures. Shall we send his name?

The Two Thousand headed Tailor

In Chicago and New York we operate the two largest and best organized tailoring establishments in America.

These shops are tailor shops in the fullest sense of the term; for every Royal garment is cut and draped to fit the measure and the order of the man who is to wear it.

It is a matter of common knowledge among clothes-makers everywhere that these shops are managed by the two cleverest and highest salaried designers in America. We pay more for the services of these designers alone than the entire gross income of twenty average local tailor shops.

Yet our business is so systematized that every garment we make up, either in Chicago or New York, is tailored to the customer's order under the direct supervision and inspection of these famous designers.

The Clothes and the Prices Fit You

If we tailored for a few dozen men as the local tailor does, we would have to charge his exorbitant prices. We would have to ask an immense profit from a few customers, instead of a very small one from thousands.

But we are tailoring for a nation—not a locality. We are making a thousand suits to the local tailor's one.

That is why we can put into your suit or overcoat, at $25 to $40, the same irreproachable style and exclusiveness that the Fifth Avenue local tailor has to sell at $60 to $100 in order to exist.

500 Beautiful All Wool Patterns

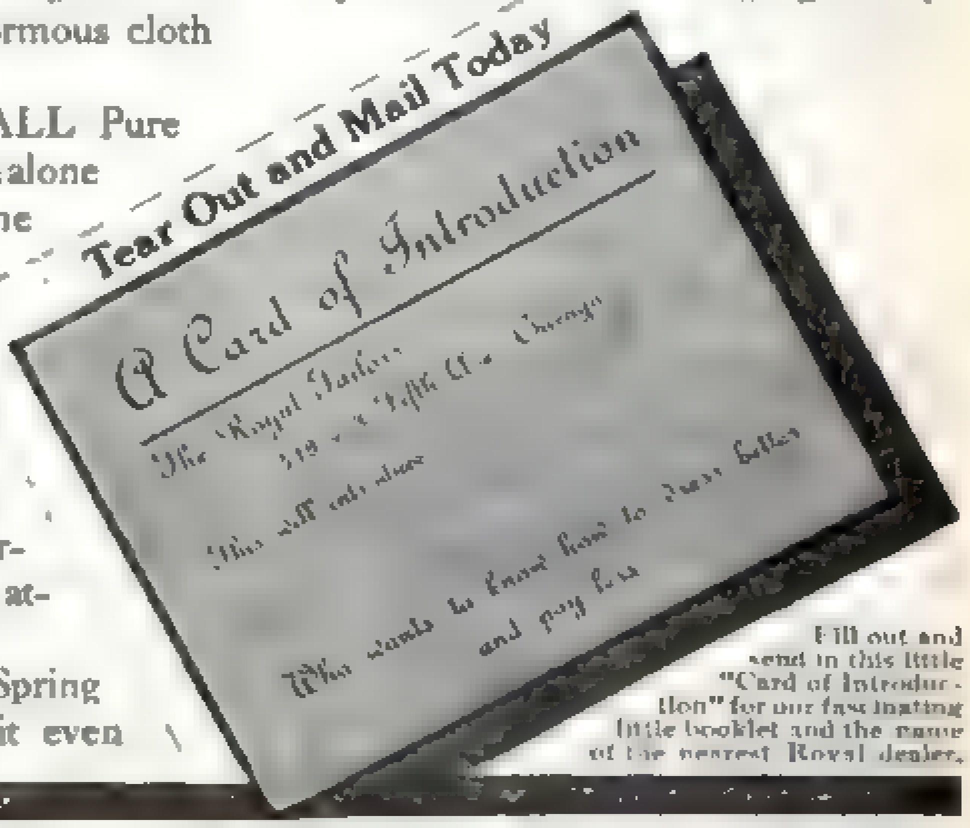
There is a dealer near you waiting to take your measures. And in his store there are 500 strikingly handsome and exclusive cloth patterns awaiting your inspection. Think of that—a half a thousand samples of cloth, in every imaginable design, weave and coloring.

Can even the most exacting man fail to suit his taste in an enormous cloth collection like this?

And every pattern in ALL Pure Wool, mind you. We stand alone in America today as the only tailors or clothes makers in the world who legally guarantee each and every garment to be absolutely free from cotton—to be Wool and wool alone. A legal guarantee card to that effect is attached to every garment.

We want to make your Spring suit. We want to make it even if we must risk its whole cost on the chance of being able to please you.

Will you send the coupon today for our local dealer's name, our fascinating booklet and a copy of our unparalleled legal guaranty?



Fill out and send in this little "Card of Introduction" for our fascinating little booklet and the name of the nearest Royal dealer.

The Royal Tailors

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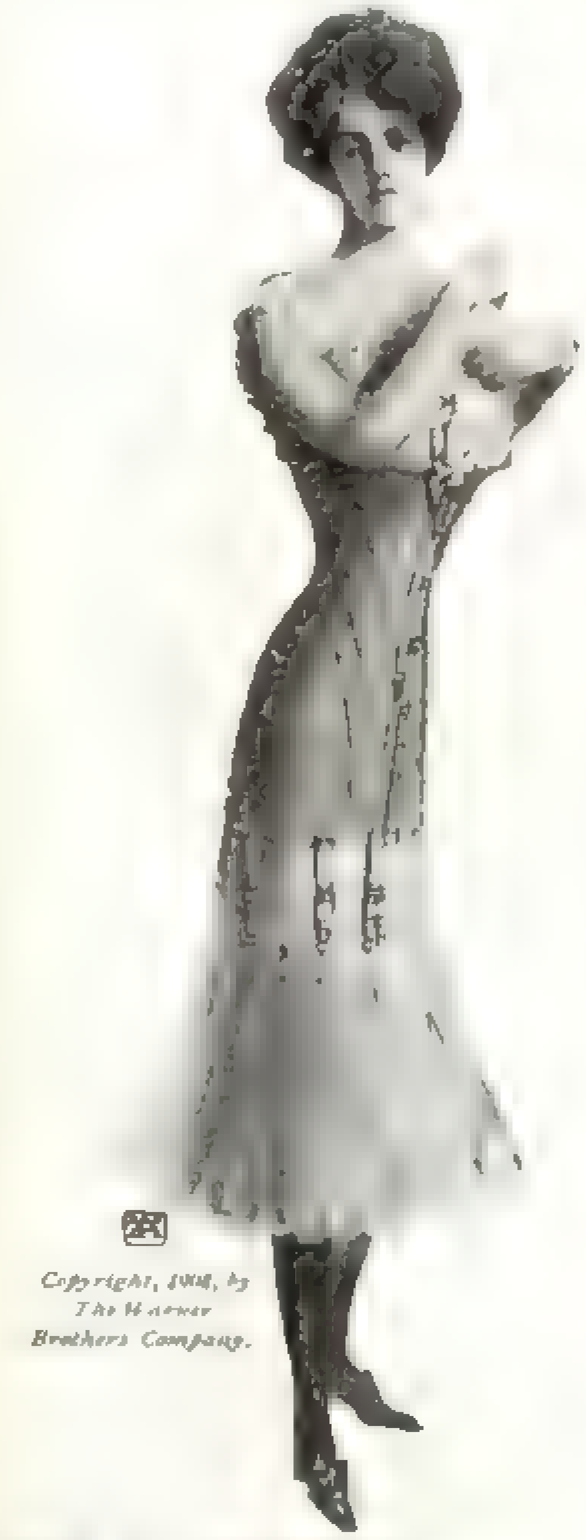
President

Over 5,000 Royal Dealers

148 Branch Royal Stores


Copyright, 1908, by The Warner Brothers Company.

Warner's Rust-Proof Corsets

The above illustration proves the statement that Warner's Corsets forecast the figure tendencies a full year in advance. When we pictured this corset last season, it was considered extreme this season it is the height of popular fashion.

Our Parisian staff reports modifications of the reigning fashions in dress, but such as to require more than ever the long graceful lines. These are demonstrated in their perfection by the corset models originated by us and familiar to-day to all fashionable women.

The designing of the present day corset is a new art, grasped only by careful and experienced designers. The long, straight-back, curveless-hip corset that is light, durable, and at the same time comfortable, can only be produced by makers of unqualified standing. Our reputation and facilities insure not only perfection of designing, but accuracy and skill in construction.

Every part of Warner's Corsets is tested to the Warner's standard—cloth, boning, interlinings and all. They are guaranteed to wear—not to rust, break or tear.

Send for Booklet "P," telling the proper method of lacing, fitting and wearing your corsets, with illustrations of some of the styles that may be obtained at all shops.

Priced from $5.00 to $1.00 per pair

Security Rubber Button Hose Supporters attached

THE WARNER BROTHERS COMPANY
New York Chicago Oakland, Cal.

Every Pair Guaranteed

Just what mothers have been looking for —

SPRAGUE'S "All-In-1" WASH SUITS

A Suit of full Blouse and Knickerbockers

Patented

With inner waist equipped with extensions for the [illegible] and take up for lengthening [illegible] and selling at the low price of $1.00. So easy to put on that the youngsters can quickly dress and undress themselves. Made of Khaki and of striped and checked [illegible] and Galateas. [illegible] made for hard wear. Washable, fast colors.

Ask your dealer. If he hasn't it send us $1, stating color and material desired, with age of boy, and we will send a suit to your address. If not satisfactory we will return your money. This is the biggest dollar's worth ever offered in boys' garments.

[illegible] catalog of wash and play suits for boys mailed free.

Fred'k H. Sprague Co., 64 Main Street, ORANGE, MASS.

PATENTS that PROTECT

Our 3 books for inventors mailed on receipt of 6 cts. stamps.
R. S. & A. B. LACEY, Washington, D. C. Estab. 1869

STOCK MANIPULATION

(Continued from Page 13)

sold 107,000 shares of United States Steel preferred at from $95¼ to $95½ a share, and the next day the stock sold at par! Mr. Keene himself told me that in one day he sold 300,000 shares of United States Steel common and preferred. To achieve this he had to resort, as I have said, to all manner of devices, employing the machinery of the Stock Exchange; but, while he might have taken full advantage of carefully-fostered gambling propensities and the inflamed imagination of the public, at no time did he deliberately or otherwise misrepresent anything. To be sure, he did not have to.

The obvious point, in such manipulation, is that it has become a trade custom to distribute stocks in the way Mr. Morgan did. If you consign all the present machinery to the scrap-heap and give no new machinery to replace the old, you are entailing hardships upon the financial world and through it to business men and manufacturers. The consideration of the ethical points involved is wise and noble. But it is not condoning or temporizing with evil to consider the expediency of sweeping reforms. For example, a far greater wrong, ethically and financially and in every other way, than the market manipulation of the Steel shares, was the declaration of dividends on the common stock, a step into which Mr. Morgan was literally forced by circumstances beyond his control at the time, which other circumstances forced him to suspend later.

All manipulation, of course, is not necessarily manipulation of distribution. It may be the manipulation of accumulation. It is difficult to see how the desire to buy cheap is to be eliminated from the human breast by wise and beneficent—and effective—laws. When it is astutely retorted that no wise and beneficent legislator would try to do this, the problem at once resolves itself into the enforcement of the laws, already in the statute books, forbidding misrepresentation or the obtaining of money or its equivalent under false pretenses: in short, the abolition of methods not illegal but unethical.

An instance of the manipulation of accumulation may be found in the operations which eventually precipitated the great Northern Pacific panic of May 9, 1901. Mr. James J. Hill and Mr. J. Pierpont Morgan, in control respectively of the Great Northern and the Northern Pacific, after disagreeing so violently that they almost began what would have been a disastrous railroad war in the Northwest, came together, Mr. Morgan leaving Mr. Hill in control virtually of the destiny of both roads. Mr. Hill, at last, in position to fulfill what before had merely been dreams of railroad empire, decided that both companies should jointly acquire the St. Paul. Mr. Morgan aiding and abetting, Mr. Hill began to purchase St. Paul stock in the open market very quietly, and when the combination had secured large holdings of the stock they went to the St. Paul directors, whose holdings together with those of Messrs. Morgan and Hill would have carried the absolute control. But the big holders refused to allow the St. Paul to lose its identity, and said No. Very angry were Mr. Morgan and Mr. Hill at the time and characteristically voiced their chagrin. They sold out all their useless St. Paul holdings, there was a big slump in the price and the incident was closed, so far as concerned "Grand Old St. Paul." Hill then turned his attention to the Chicago, Burlington and Quincy. He began to buy the latter stock February 15, 1901. The price was 142¾. He decided to buy it with a brass band. It soon became known that Mr. Hill was "buying control of the Burlington." Everybody knew it—except the officials of the Burlington and the largest individual holders of the stock, who said *they* had not been approached. This was Gospel truth. But Hill said he was buying the control, and so, as he bought it, the stock soared. There was such a wild stock-market boom at the time and prices of so many shares, time and again, had risen so extravagantly on mere rumors of "deals" which later failed to materialize, with resultant slumps, that the wise ones laughed when they saw Chicago, Burlington and Quincy selling at crazy prices. Gamblers and speculators

6 pairs $1 Guaranteed for 6 months

Why should you pay extra for the guarantee?

You can't get any longer-wearing stockings than Manheim Mendless Hose, no matter how much more you pay. Why not save the difference?

Manheim Mendless Hose are made to stand hard usage. They're doubly re-inforced where the wear comes. And they're guaranteed to last a full half-year without mending. If they don't, we'll give you a new pair **free.**

Manheim Mendless Hose

are strongly and evenly knit to shape—without seams—from extra-fine yarn. They fit perfectly, and are always soft and comfortable—after washing as well as when new. Fast colors.

MEN'S SOCKS.—Black, light and dark tan, navy blue and gray. Sizes 9½ to 11½. Sold only 6 pairs (one size) in a box, with guarantee, **$1**

WOMEN'S STOCKINGS.—Black, and light and dark tan. Sizes 8½ to 10½. Sold only 6 pairs (one size) in a box, with guarantee, **$1.50**

If your dealer hasn't **Manheim Mendless Hose** don't accept a substitute. Send us your dealer's name together with $1 for men's, or $1.50 for women's. State size (or size of shoe) and color—assorted colors if desired—and we will send you 6 pairs by mail prepaid.

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Reference: Keystone National Bank, Manheim, Pa.

Attractive terms to dealers in territory where we are not represented.

6 pairs $1.50 Guaranteed for 6 months

Irons in Minutes What It Takes Hours to Iron by Hand

Would it be worth anything to save several hours hard work on ironing day? To save nearly all the fuel? To do ironing better—have your clothes look whiter and last longer? The

DOMESTIC IRONING MACHINE

will enable you to accomplish all these desirable things. It will iron all your flat pieces cold in one-fourth the time—pressure puts on a polish no woman has the strength to equal. It will not scorch, stretch or strain the goods—that's why clothes last twice and three times as long. Why shouldn't you use one? Write today for **free** book of Ironing-day helps, and be sure to ask for our **30-day free trial plan**—we let you try it before you buy it.

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Automobile Accessories
Of Every Description

Lamps, Generators, Gas Tanks, Speed Indicators, Plugs, [illegible], Batteries, and in fact, everything for a Motor Car at prices that no other house can compete with. References any Commercial Agency or any Buffalo Bank. Don't take our word for it but write us today.

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South Houston offers exceptional inducements to manufacturers, and unusual opportunities to the home-seeker, the health-seeker and the investor.

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Situated in the fruit and orange growing section of Texas, the location of South Houston is ideal. The climate is delightful, frost rarely occurs, and overcoats are seldom needed.

Write to-day for full information of the best opportunities in the wonderful State of Texas. Address

The Western Land Corporation, Houston, Texas

How to Breathe
For Health, Strength and Endurance

Send for my 64 page illustrated book,

Lung and Muscle Culture

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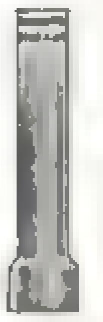

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astutely sold Burlington short. But Hill wasn't after market profit; he desired the stock—the ownership of the railroad itself. It was the object of Hill's manipulations to bring out stock so he could buy it at any price short of two hundred dollars a share. It wasn't worth anything like that to the New England investors, who were only getting six per cent dividends. Therefore, investors sold at what they considered were high and eminently satisfactory prices. The only operation that might be called manipulative was that once, and only once, during the Hill purchases the price was smashed ten points, and this made people doubly sure that there was no deal, though Hill said there was. No deception, no wrecking, no complaint; everybody was satisfied. When Mr. Hill had the majority he invited the minority to accept bonds in payment thereof, bonds jointly guaranteed by the Great Northern and Northern Pacific companies, on the basis of two dollars of bonds for one dollar of stock. I heard Mr. Hill say at the time that he would not take two hundred million dollars for his bargain.

That was the first chapter of the greatest stock panic in our history. Mr. Harriman and associates realized that there was a delicately adjusted balance of power among the railroads of the Northwest; the acquisition of the Burlington by the Great Northern and Northern Pacific destroyed it by giving to these roads the preponderance of might. The Union Pacific could not consent. Its very existence was threatened. The Harriman-Kuhn, Loeb & Co. combination made overtures to the Hill-Morgan group. Kuhn, Loeb & Co. had some time before tried to acquire the control of the Burlington, but found they could not do it at what they thought was a reasonable figure, being shrewder business men and less imaginative geniuses than James J. Hill. But it was no longer a question of cost, but of life. "We think you have paid a damn-fool price for Burlington, but we are willing to join you," one of the Harriman bankers told Mr. Hill. Mr. Hill couldn't see it, which was characteristic of Hill. The Union Pacific coterie, consisting of E. H. Harriman, Kuhn, Loeb & Co., the Rockefellers, Mr. Stillman, the Goulds and their usual financial associates, then and there decided to buy the control of the Northern Pacific in the open market and in Europe. They did secure a large block of the preferred and some common stock. When they thought they had enough they went to Mr. Hill again and told him. I have never understood how Mr. Hill escaped apoplexy. But he did, and then he conferred with the firm of J. P. Morgan & Co. Mr. Morgan himself was at Aix-les-Bains; Mr. Bacon was in New York. This, say some, was really what made the panic possible; because Mr. Bacon and Hill decided to buy enough Northern Pacific to keep the actual control of the road in their possession.

Mr. Keene told me several years ago that he discovered the Kuhn, Loeb & Co. buying of Northern Pacific even before the Union Pacific people told Mr. Hill about it, and he told Mr. Morgan's firm that it behooved them to make sure they had the absolute control of the Northern Pacific. Mr. Morgan's young partner, I was told, made light of the notion that any one should seek to wrest control from the Morgan-Hill party, and Mr. Keene was informed that Kuhn, Loeb & Co.'s purchases were probably for the purpose of demanding some representation on the Northern Pacific board. Mr. Keene disagreed with this view, but there was an end of the matter for the time being. Later Mr. Harriman told the firm of J. P. Morgan & Co. that he and his associates had enough stock to make the acquisition of the absolute control a matter of relative ease, and then the young partner of Mr. Morgan became seriously alarmed. There followed an exchange of cablegrams between Mr. Morgan's partners in New York and Mr. Morgan in France.

One night an order was given to Talbot J. Taylor, Mr. Keene's son-in-law, to buy 100,000 shares of Northern Pacific common stock. The price was limited to 120. Mr. Keene's comment was: "They should have made that order 200,000 shares and no limit. The men whom they have to fight are very able and very rich."

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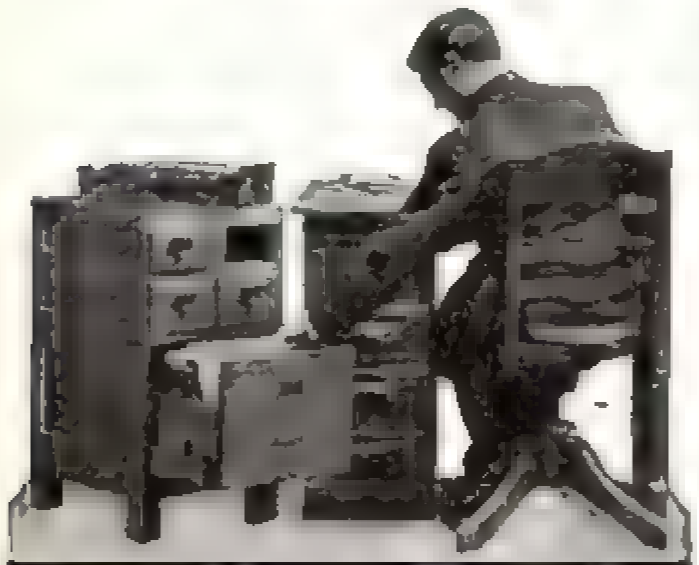

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no small problem. Mr. Keene decided to employ one firm of brokers whom he had used at various times, instead of splitting the big order among several. The Street yet remembers the buying of a little more than 100,000 shares of Northern Pacific by young E. H. Norton, who was known to be a favorite broker of Mr. Keene—the same who sold the 107,000 shares of Steel preferred one morning. His instructions were to buy. "Don't hang around the edges trying to buy it cheap and pick up a thousand here and two thousand there. Follow 'em up. Don't let up. Buy all the time! Buy! Buy!"

The more astute gamblers sold the stock short. It was their way of betting on Mr. Keene's inevitable cropper. Some thought it might be for Morgan, and others for Mr. Harriman. The Harriman syndicate, knowing Mr. Keene to be a bold plunger, fancied that he had perceived how scarce the stock was and had gone in for a turn in the market in his usual plunging way. They expected that he would sell out the stock on the rise. That was what Mr. Keene desired should be thought. The next day Mr. Keene—T. J. Taylor & Co.—received another order from J. P. Morgan & Co. to buy 50,000 additional shares at a price not to exceed 125. The first hundred thousand had been acquired at an average price of 118½. The average price of the second lot was about 125, though the stock crossed 130, and Eddie Norton secured only 37,000 shares. Kuhn, Loeb & Co., to cinch their position, then purchased an additional 20,000 shares on the same day; and that afternoon, May 8, 1901, the Street became aware that the stock was cornered. Throughout the buying of Northern Pacific stock Mr. Keene gave minute instructions to the brokers as to the manner in which they should go about their purchases. It was not a question of making the tape tell certain stories but of not letting the Harriman faction know why Mr. Keene was buying Northern Pacific. That was the "manipulation." The Harriman people said they were not fooled.

Every one remembers how that Wednesday afternoon Wall Street realized that the tightest corner ever perpetrated was "on." Men paid fifty per cent premium to borrow the stock—that is, men who had sold 100 shares of the stock without actually having it, paid five thousand dollars for the privilege of borrowing the certificates in order to deliver them to the broker who had bought the shares from them. The arbitrage houses—brokers that make a specialty of buying or selling stocks in this market for the account of London operators—had sold Northern Pacific on the rise as though they had unlimited quantities of it at their command.

The next day was the panic. The arbitrage houses brought pressure of the strongest kind to bear on Kuhn, Loeb & Co. and J. P. Morgan & Co. to avoid being ruined. Kuhn, Loeb & Co. accepted their contracts—practically options on large blocks of stock on which the only profit was the difference in the prices between the two markets. But Mr. Keene insisted that he did not want any settlement. He wanted the actual stock. To those arbitrage houses who showed that they had actual certificates on the way or in any of the financial centers of Europe, every facility was extended. In this manner much stock which otherwise would have gone to the Harriman faction was secured by Mr. Keene, who was able to get the actual certificates for 137,000 shares out of the 150,000, which his brokers had bought for J. P. Morgan & Co.

The Harriman syndicate, enormously wealthy as it was, and with almost limitless resources at its command, was nevertheless obliged to throw over large blocks of securities in order to protect those stocks in which they were vitally interested. J. P. Morgan & Co. on that "Blue Thursday," when it looked as if the panic in the stock market would bring utter ruin to institutions by the score and individuals by the thousands, were able to send eight or ten millions to loan to brokers and restore confidence, were able to buy their own stocks thrown overboard by frightened speculators and to clinch their control of Northern Pacific, because they had received forty-two million dollars of money from the sales of United States Steel shares disposed of in the open market by James R. Keene, manipulator of stocks.

Editor's Note—This is the second of three papers by Mr. Lefevre giving the Wall Street view of stock manipulation.

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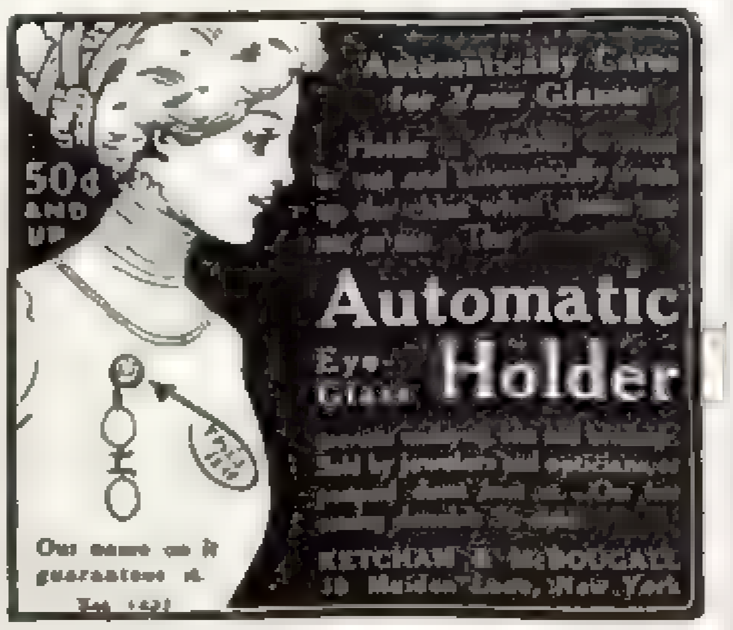

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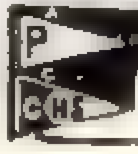

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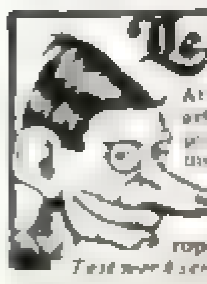

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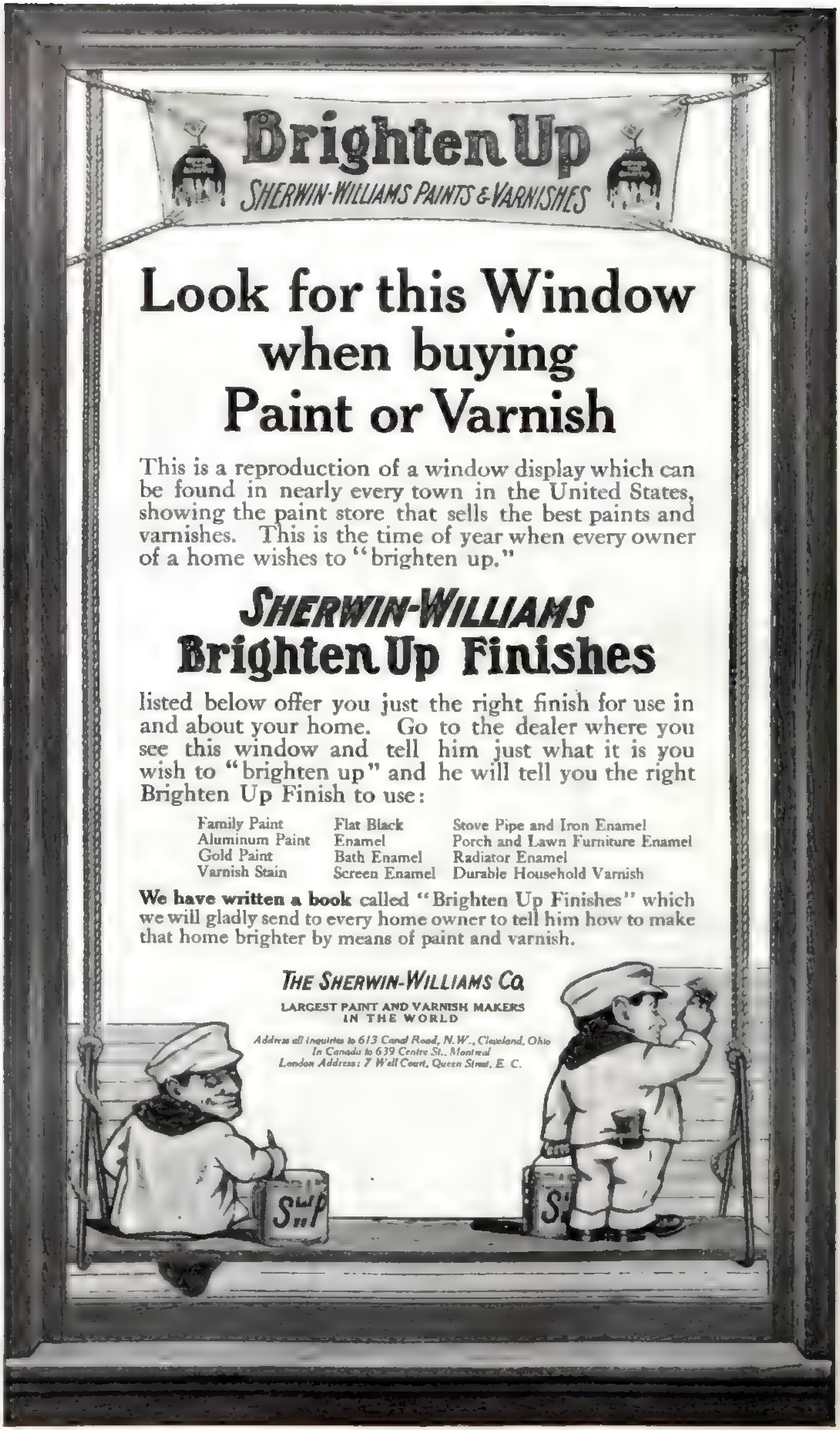

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THE BLACK SHEEP

(Continued from Page 8)

Mr. Peterman tossed his head in disdain. "Not sprung on you yet, eh? Hmph! guess it can't be ripe, then." After this comment, in which he still further unveiled his scorn, the little man ruffled up angrily. "Yeh! I suppose they'll keep us out, if it's good for anything. And you haven't heard, either? Why, they say Rooker and Sunset Burke have struck a gold mine—a *real one*, too!—and that they're going to make a killing."

"A gold mine!" Hoppy murmured it under his breath as he stared at Mr. Peterman. "You'll have to ask them about it," he answered crisply. "It's something outside the firm."

But as Hoppy turned away, Mr. Peterman reached out and detained him by the sleeve. "Now don't you get sore," he protested mildly. "I ain't butting in; only it makes me kind of sore to have 'em throw us customers down, if they've tumbled on something good. And I guess it must be good, too," added Mr. Peterman sagely, "by the way they're giving us the stony face whenever we ask about it."

Unwilling to declare himself—perhaps more unwilling to disclose his own ignorance in affairs that concerned the firm—Hoppy made no answer. But a gold mine! Then sprang into his mind alertly a vivid memory of that afternoon when, through the thin sheathing of the partition, he had heard Hink Rooker contemptuously dismiss the man with the white mustache and the pink and flabby cheeks. Not that kind of a gold mine, eh? Vaguely still, yet with a growing insistence, Hoppy began debating with himself what kind of a mine it really could be. But if he were still uninformed as to the nature of Rooker, Burke & Co.'s new enterprise, it followed that he was not long to remain in ignorance. "Look out there!" whispered Mr. Peterman guiltily under his breath. "Ssssh!"—and then, with no further apology, the little man edged nervously away.

"Oh—ah—Hopkins!"

Rooker stood at the door of his room beckoning genially. "I say! come in here, won't you?"

Hoppy, who had been staring after Mr. Peterman with some degree of astonishment, turned and thoughtfully crossed the room. Rooker awaited him. He had one thumb stuck in an armhole, and, smiling as widely as the long panatela between his lips would permit, he presented an attitude at once confident and benign. "Not busy, Hoppy—eh?" Within his private office a fog of thick and odorous smoke well-nigh obscured the daylight; and there, brooding in the midst of it like an image enshrined in smoke, sat the lean personage with the white mustache and the pink and flabby cheeks.

"Shake hands with Mr. Williams," said Rooker, briskly drawing up another chair. "Make you acquainted with my partner, Bull—Mr. Hopkins Deane. Sit down, Hoppy."

In subtle but growing wonder Hoppy sat himself. Doubtless, explanations would soon be in order, for there was every sign of something impending in Rooker's busy, important fussiness. But before declaring himself the senior partner cleared his throat importantly and took another quick turn up and down the carpet.

"I've something important," said he suddenly, with an almost explosive abruptness. "Been holding back for a week now—trying to make dead sure I was right before I told you." Another quick turn to the window and back again. "Yes!" Meanwhile Mr. Williams had leaned back, puffing reflectively, his somewhat fishy and evasive eyes covertly inspecting the junior partner through the fog-bank of tobacco.

"Smoke?" exclaimed Rooker, with the same startling abruptness. Hoppy evaded the *riposte* of a long, slender panatela, and silently shook his head. "No? Won't smoke? Oh, all right!" rattled the senior partner, all in a breath. Replacing the cigar in his waistcoat pocket, he scowled thoughtfully, and then sat down. "Now, Hoppy," said he crisply, "we've been partners for a year now, haven't we?"

Hoppy acknowledged the fact with another nod. "Yes!" reaffirmed Rooker, "partners for a year and all satisfactory between us. Our interests have been yours, and yours have been ours. Quite a little family party, you'd say—right, am I not?"

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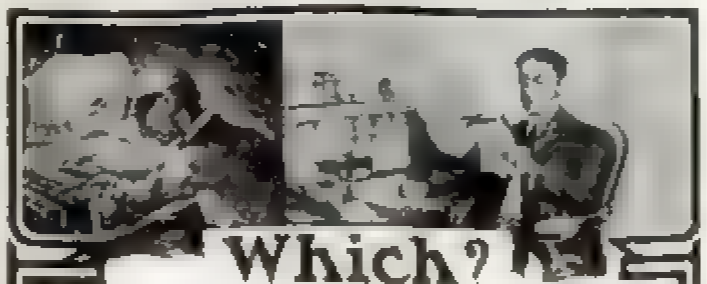

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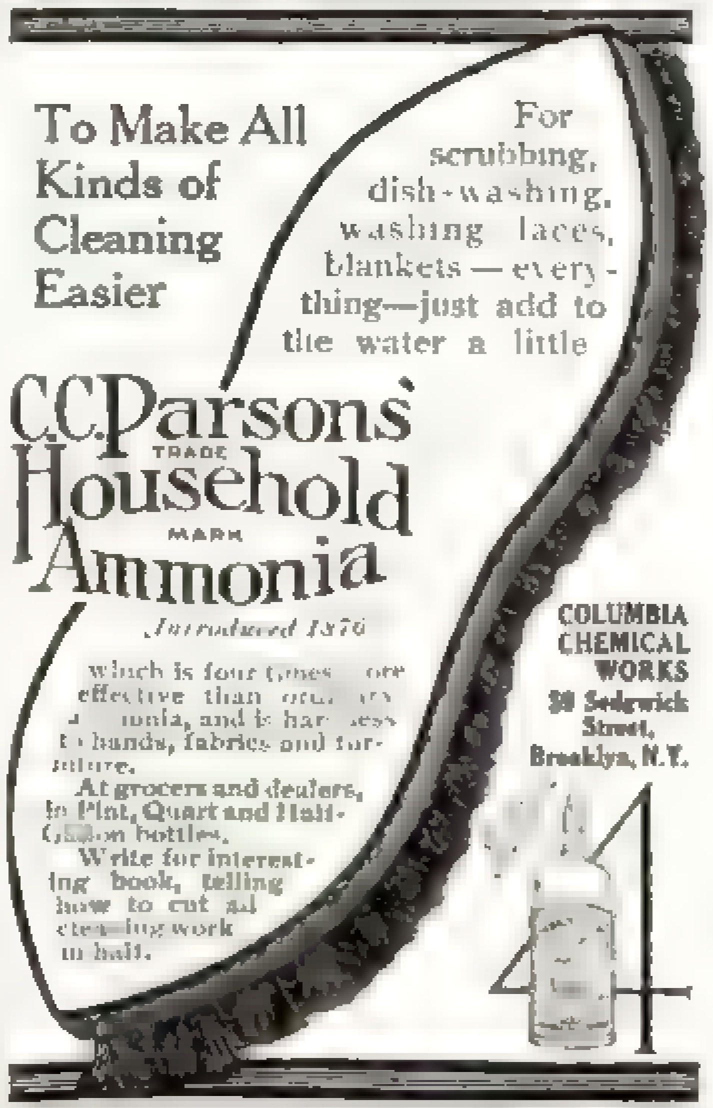

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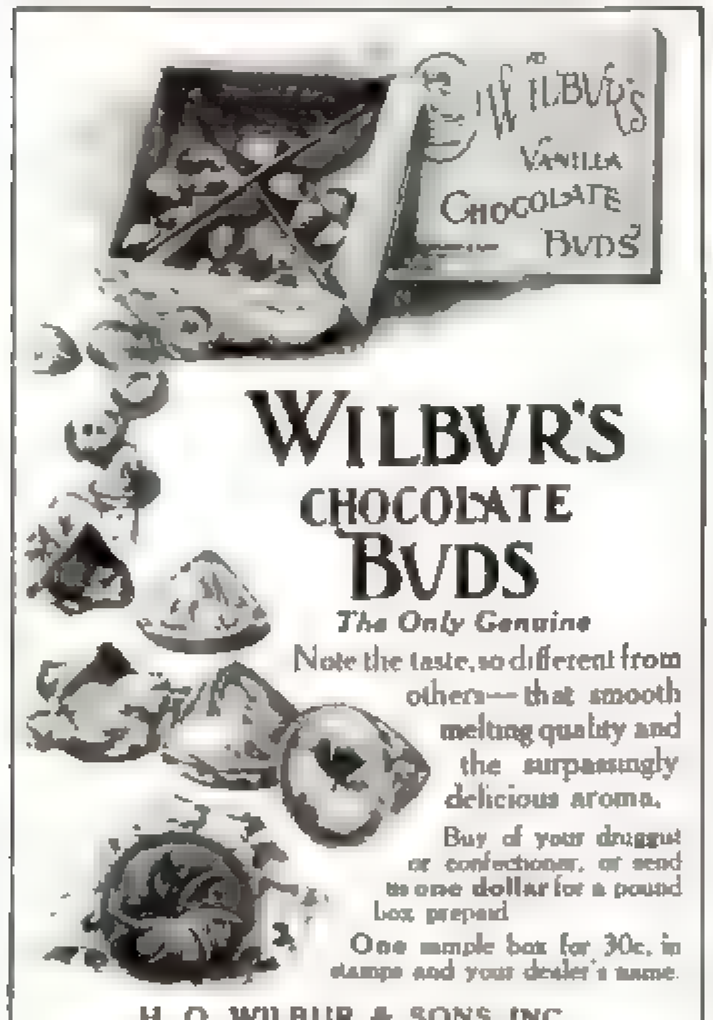

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Though still unaware of what Rooker anticipated, Hoppy reassured him. It was as Rooker had said.

"That being the case then," continued the senior partner indulgently, "you and Mr. Burke and I must share and share alike in any pickings—in any good things that come along. Precisely! And that's why I've called you in here now."

But before Rooker, warming up to his topic, could say more along this perfectly commendable vein, Mr. Bull Williams broke in with a deep, alarming growl "Hold on there, Hink!" he rumbled. "Not so fast!"

Crossing one knee over the other, Mr Williams reflectively knocked the ashes from his cigar with a dexterous little finger. "You said something just now," he observed, "about letting in this gentleman on any deals that were good. Do you refer to our little proposition?"

Rooker, after a start of surprise, frowned heavily. "Sure I do! We're partners here—all in on it together—Mr. Deane and me and Sunset." Having said this much, he again stared his visitor in the face, his frown still declaring the purpose to oppose any other arrangement. "Yes—we're all in on this together—or," he added, and struck the desk a forcible blow—"or not at all! Do I make myself clear?" inquired the senior partner caustically, and leaned back, breathing noisily.

Hoppy, still groping in the dark, sat silently awaiting the outcome. Williams was the next to speak. "Am I to understand," he interrogated icily, "that you and him and Sunset get three-fifths of the stock? That me and my friends take what's left? Because," he added concisely, "we won't stand for a deal like that. There's too many millions at stake—too much money—and I'm not going to let it get away from me."

But while he still spoke an air of comprehension swept over Rooker's face, and with it was obvious relief. Throwing back his head, Rooker suffered himself to laugh shortly. "Oh, I see what you mean, Bull!" he cried, and then vigorously shook his head. "Why, no—no!" Composing himself gravely, he soothed the ruffled Williams. "What I meant," said he, in a suave, propitiating voice, "was that Sunset and I would share with him—with Mr. Deane here. You get fifty-one per cent of the stock issue, and we take the rest. His will come out of ours, of course. That's satisfactory, ain't it?"

But the shock of having seen his millions in jeopardy had been too painful for Mr. Williams to recover himself in a breath. "I got to be sure, you know," he grumbled, not yet appeased. "There's more millions in this, Hink, than anything I ever handled—or you, either, for that matter—and I ain't going to let any mistakes creep in. If Mr. Deane comes in, it's your lookout."

It was, indeed, as Rooker hastened to say. But, in the midst of his eager assurances, Hoppy cut him short.

"Just a moment," he interrupted. "Really, I—I don't think I quite understand. What's it all about, please?"

His appeal, its awkwardness and the lad's bewildered looks awoke in both Rooker and Williams an instant's genial amusement. "Bless me!" cried Rooker boisterously; "if we haven't clean forgot to tell him!" Restraining himself, he sat down breathing thickly. "I was so dead set to get you in—to let you share our good fortune—that I went and lost my head. *Hoppy!*" said Rooker, in a hoarse whisper that fairly thrilled with prophecy, "it's the biggest ever—the biggest killing the Street ever saw!"

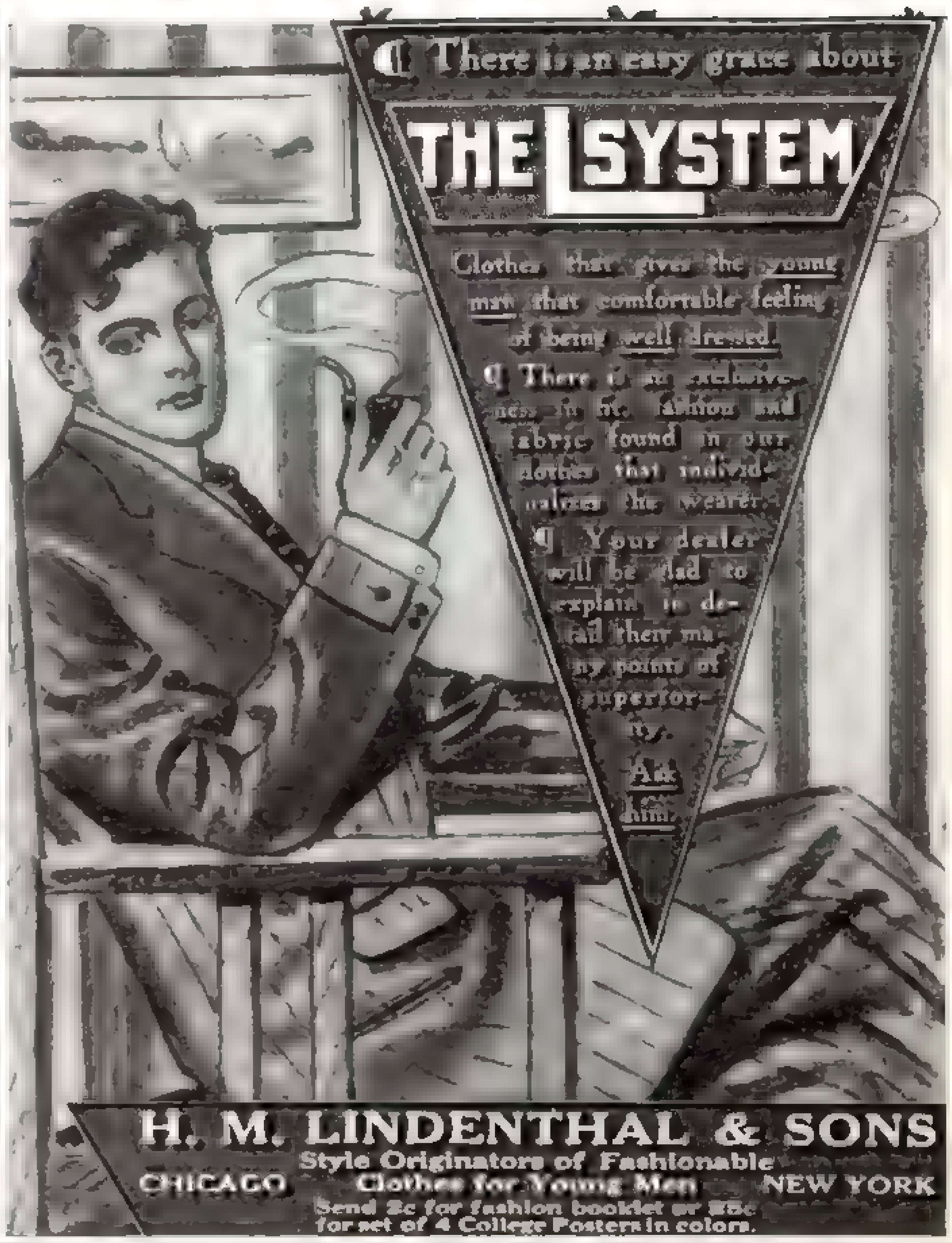
And Mr. Williams, hearing him say so, looked at Hoppy and sagely nodded, as if, in the slow wagging of his head, he sought to convey a profound, though not the less cautious, affirmation. "Mebbe not the very biggest," suggested Mr. Williams, tilting the cigar stub in the corner of his mouth; "but big enough to make any fellow stop, look and listen—Charley Schwab or Gates, or any of 'em!"

Then Rooker leaned forward and gripped Hoppy by the arm. "You want to hear about it? You do, don't you?"

Hoppy, after thoughtfully adjusting his necktie, idly nodded. "Why, really—yes, if you care to tell me."

"*Care* to! Why, you've just *got* to hear! And if you don't thank me and Sunset for ——" Rooker threw up his hands excitedly. "Now, go on and tell him, Bull."

(TO BE CONCLUDED)



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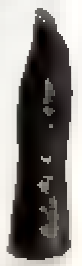

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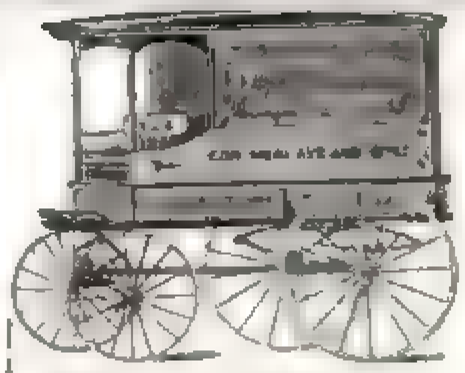

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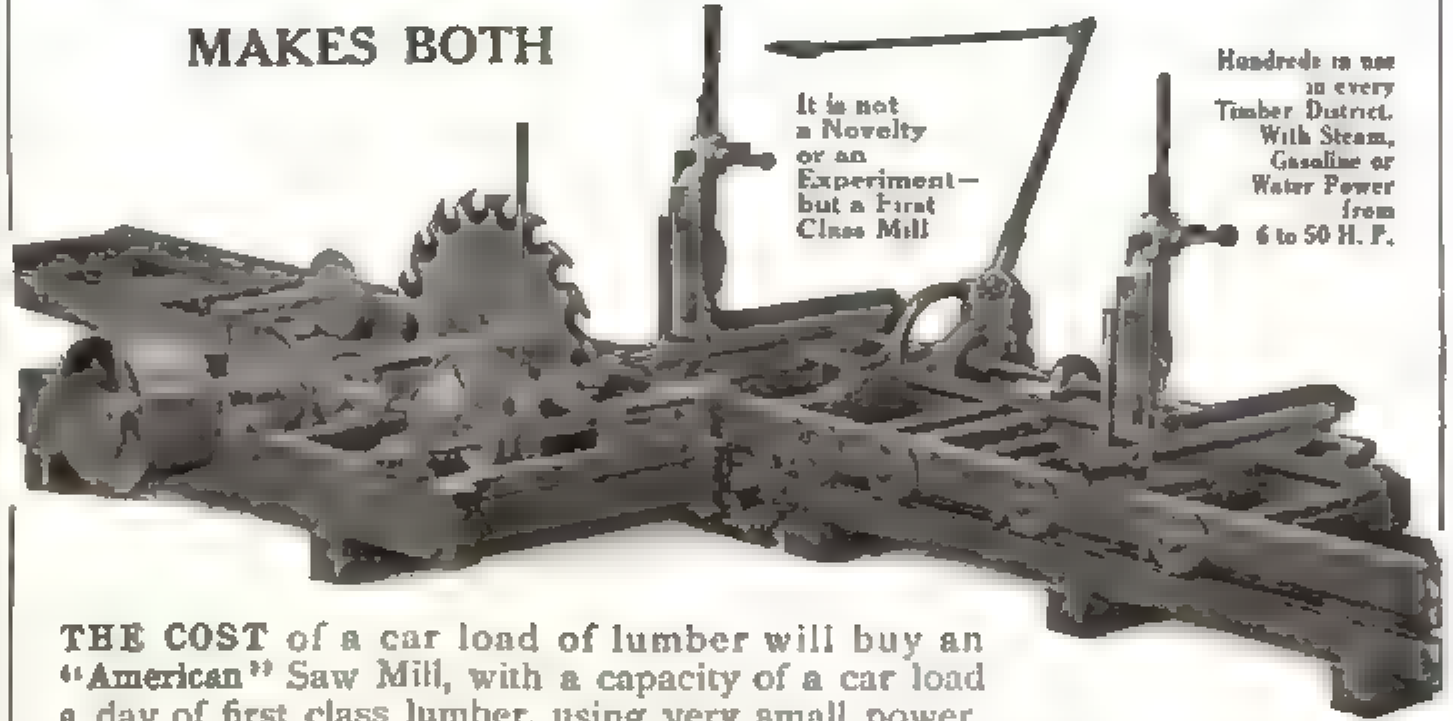
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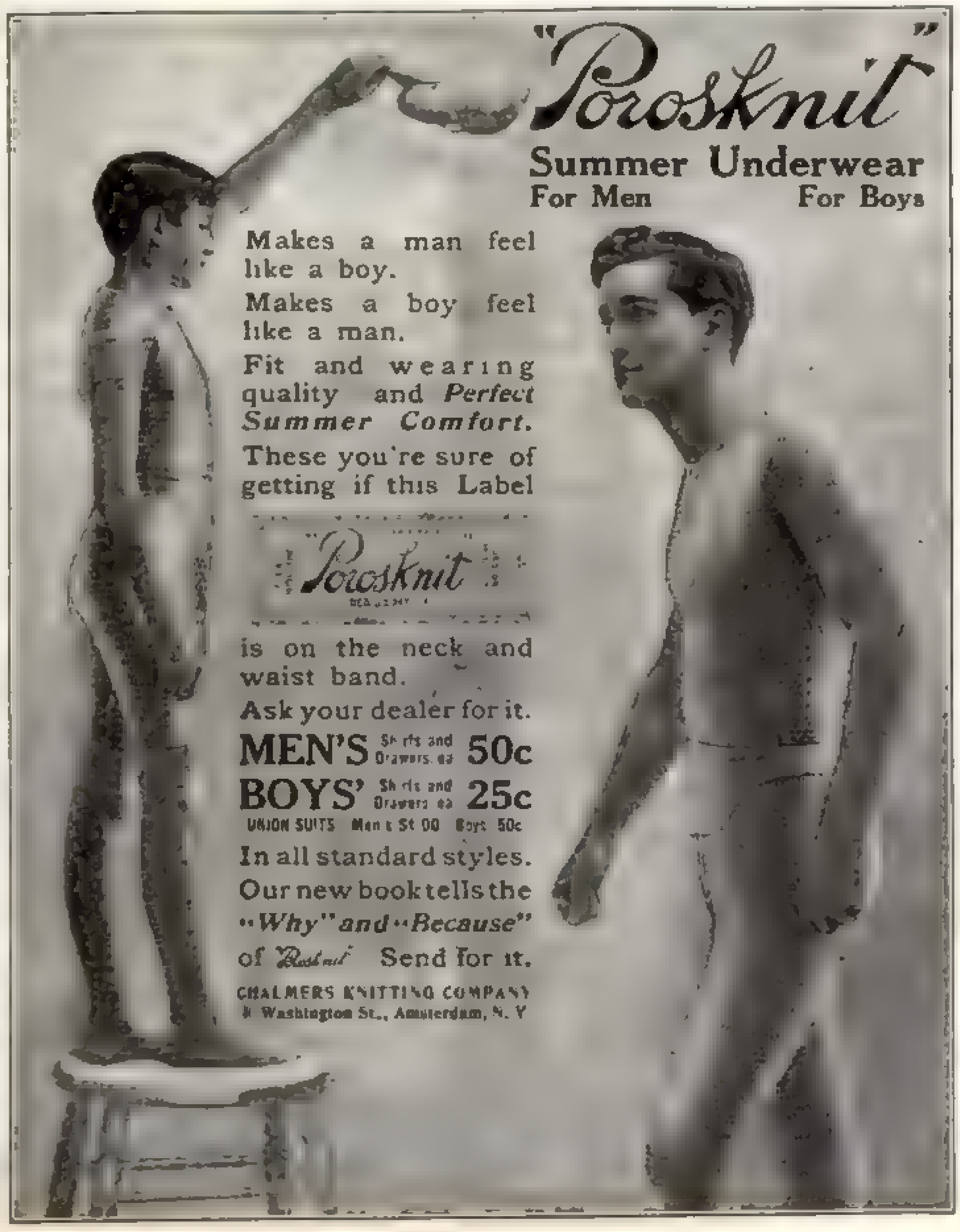

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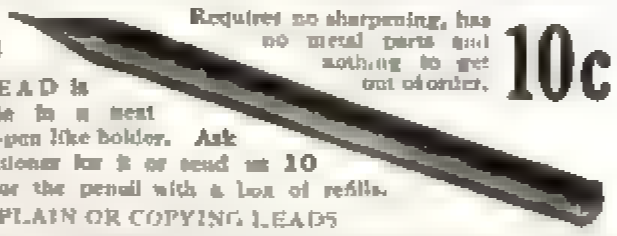

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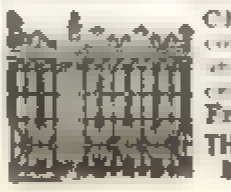

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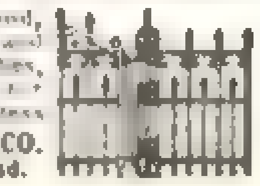

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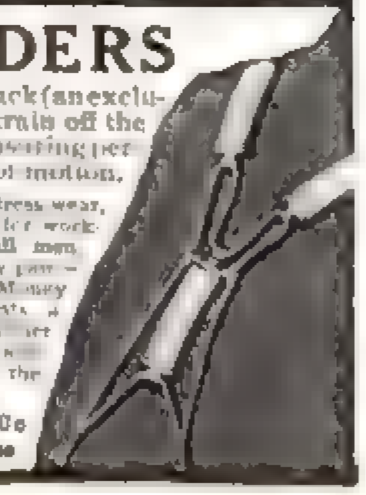


MR. BILLINGS' POCKETS

(Continued from Page 17)

cautiously opened it. At the sight of the twelve acorns he seemed somewhat surprised, and when the initials "T. M. C." on the corner of the handkerchief caught his eye he blushed.

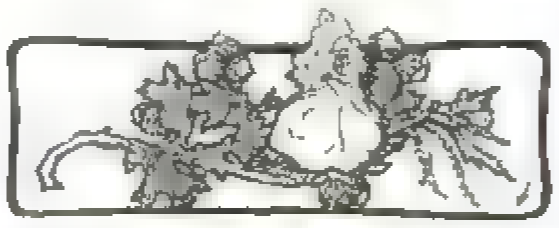
"You are blushing—you are disturbed," said Mrs. Billings severely.

"I am," said Mr. Billings, suddenly recovering himself; "and no wonder."

"And no wonder, indeed!" said Mrs. Billings. "Perhaps, then, you can tell me how those acorns and that handkerchief came to be in your pocket."

"I can," said Mr. Billings, "and I will."

"You had better," said Mrs. Billings.



III—THE TWELVE ACORNS AND THE LADY'S HANDKERCHIEF

YOU may have noticed, my dear (said Mr. Billings), that the initials on that handkerchief are "T. M. C.," and I wish you to keep that in mind, for it has a great deal to do with this story. Had they been anything else that handkerchief would not have found its way into my pocket; and when you see how those acorns and that handkerchief, and the half-filled nursing-bottle and the auburn-red curls all combined to keep me out of my home until the unearthly hour of three A. M., you will forget the unjust suspicions which I too sadly fear you now hold against me, and you will admit that a half-filled patent nursing-bottle, a trio of curls, a lady's handkerchief and twelve acorns were the most natural things in the world to find in my pockets.

When I had left the poor woman with her no-longer-starving baby I hurriedly glanced into a store window, and by the clock there saw it was twenty minutes of one and that I had exactly time to catch the one o'clock train, which is the last train that runs to Westcote. I glanced up and down the street, but not a car was in sight, and I knew I could not afford to wait long if I wished to catch that train. There was but one thing to do, and that was to take a cab, and, as luck would have it, at that moment an automobile cab came rapidly around the corner. I raised my voice and my arm, and the driver saw or heard me, for he made a quick turn in the street and drew up at the curb beside me. I hastily gave him the directions, jumped in and slammed the door shut, and the auto-cab immediately started forward at what seemed to me unsafe speed.

We had not gone far when something in the fore part of the automobile began to thump in a most alarming manner, and the driver slackened his speed, drew up to the curb and stopped. He opened the door and put his head in.

"Something's gone wrong," he said, "but don't you worry. I'll have it fixed in no time, and then I can put on more speed and I'll get you there in just the same time as if nothing had happened."

When he said this I was perfectly satisfied, for he was a nice-looking man, and I lay back, for I was quite tired out, it was so long past my usual bedtime, and the driver went to work, doing things I could not understand to the fore part of the automobile, where the machinery is. I remember thinking that the cushions of this automobile were unusually soft, and then I must have dozed off, and when I opened my eyes I did not know how much time had elapsed, but the driver was still at work and I could hear him swearing. He seemed to be having a great deal of trouble, so I got out of the automobile, intending to tell him that perhaps I had better try to get a car, after all. But his actions when he saw me were most unexpected. He waved the wrench he held in his hand, and ordered me to get back into the automobile, and I did. I supposed he was afraid he would lose his fare and tip, but in a few minutes he opened the door again and spoke to me.

"Now, sport," he said, "there ain't no use thinkin' about gettin' that train, because it's gone, and I may as well say now

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that you've got to come with me, unless you want me to mash your head in. The fact is, this ain't no public automobile, and I hadn't no right to take you for a passenger. This automobile belongs to a lady and I'm her hired chauffeur, and she's at a bridge-whist party in a house on Fifth Avenue, and I'm supposed to be waiting outside that house. One-fifteen o'clock was the time she said she would be out. But I thought maybe I might make a dollar or two for myself instead of waiting there all that time, and she would never know it. And now it is nearly two o'clock, and if I go back alone she will be raving mad, and I'll get my discharge and no references, and my poor wife and six children will have to starve. So you will have to go with me and explain how it was that I wasn't there at one-fifteen o'clock."

"My friend," I said, "I am sorry for you, but I do not see how it would help you, should I refuse to go and you should, as you say, mash my head in."

"Don't you worry none about that," he said. "If I mashed your head in, as I could do easy enough with this wrench, I'd take what was left of you up some dark street, and lay you on the pavement and run the machine across you once or twice, and then take you to a hospital, and that would be excuse enough. You'd be another 'Killed by an Automobile,' and I'd be the hero that picked you up and took you to the hospital."

"Well," I said, "under the circumstances I shall not go with you because you threaten me, but because your poor wife and six children are threatened with starvation."

"Good!" he said. "And now all you have to do is to think of what the excuse you will give my lady boss will be."

With that he lay back against the cushions and waited. He seemed to feel that the matter did not concern him any more, and that the rest of it lay with me.

"Go ahead!" I said to him. "I have no idea what I shall tell your mistress, but since I have lost the last train I must try to catch the two o'clock trolley car to Westcote, and I do not wish to spend any more time than necessary on this business. Make all the haste possible, and as we go I shall think what I will say when we get there."

The driver got out and took his seat and started the car. I was worried, indeed, my dear. I tried to think of something plausible to tell the young man's employer; something that would have an air of self-proof, when suddenly I remembered the half-filled nursing-bottle and the three auburn-red curls. Why should I not tell the lady that a poor mother, while proceeding down Fifth Avenue from her scrub-woman job, had been taken suddenly ill, and that I, being near, had insisted that this automobile help me convey the woman to her home, which we found, alas! to be in the farthest districts of Brooklyn? Then I would produce the three auburn-red curls and the half-filled nursing-bottle as having been left in the automobile by the woman, and this proof would suffice.

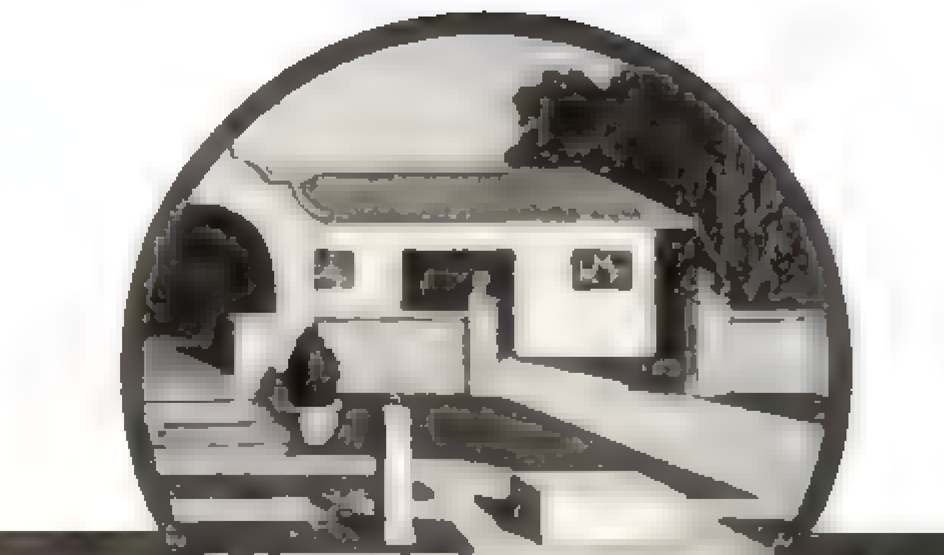
I had fully decided on this when the automobile stopped in front of a large house in Fifth Avenue, and I had time to tell the driver that I had thought of the proper thing to say, but that was all, for the waiting lady came down the steps in great anger, and was about to begin a good scolding, when she noticed me sitting in her automobile.

If she had been angry before she was now furious, and she was the kind of young woman who can be extremely furious when she tries. I think nothing in the world could have calmed her had she not caught sight of my face by the light of two strong lamps on a passing automobile. She saw in my face what you see there now, my dear—the benevolent, fatherly face of a settled-down, trustworthy, married man of past middle age—and as if by magic her anger fled and she burst into tears.

"Oh, sir!" she cried, "I do not know who you are, nor how you happen to be in my car, but at this moment I am homeless and friendless. I am alone in the world, and I need advice. Let me get into the car beside you ——"

"Miss," I said, "I do not like to disoblige you, but I can never allow myself to be in an automobile at this time of night with a strange woman, unchaperoned."

These words seemed almost more than she could bear, and my heart was full of pity, but, just as I was about to spring from the automobile and rush away, I saw



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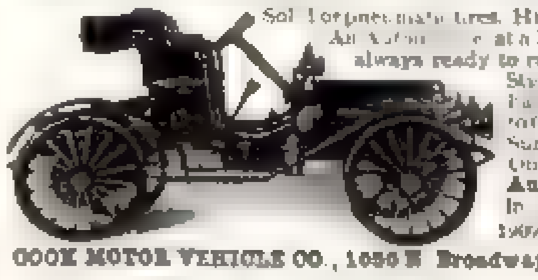

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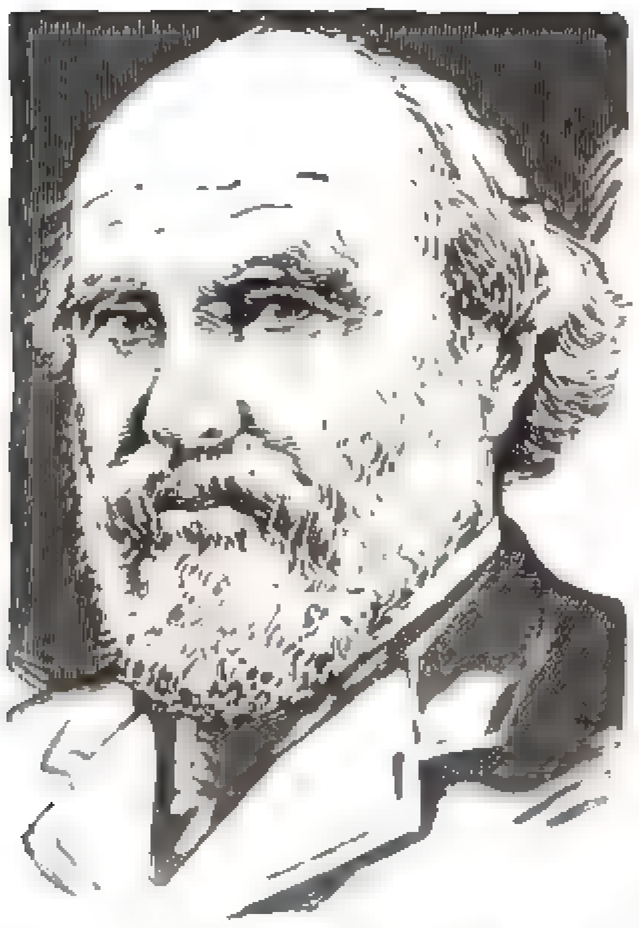

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on the walk the poor woman to whose baby I had given the half of the contents of the patent nursing-bottle. I called her and made her get into the automobile, and then I let the young woman enter.

"Now," I said, "where to?"

"That," she said, "is what I do not know. When I left my home this evening I left it forever, and I left a note of farewell to my father which he must have received and read by this time, and if I went back he would turn me from the door in anger, for he is a gentleman of the old school."

When I heard these words I was startled.

"Can it be," I asked, "that you have a brother Henry?"

"I have," she admitted; "Henry Corwin is his name." This was the name of the young man I had helped that very evening to marry Madge. I told her to proceed.

"My father," she said, "has been insisting that I marry a man I do not love, and things have come to such a point that I must either accede or take things into my own hands. I agreed to elope this evening with the man I love, for he had long wished me to elope with him. I was to meet him outside his house at exactly one-fifteen o'clock, and I told him that if I was not there promptly he might know I had changed my mind. When the time came for me to hasten to him in my automobile, which was then to hurry us to a waiting minister, my automobile was not here. Unfortunately I did not know my lover's address, for I had left it in the card pocket in this automobile. I knew not what to do. As the time passed and my automobile did not appear I knew that my lover had decided that I was not coming, and had gone away into his house. Now I cannot go home, for I have no home. I cannot so lower my pride as to ring the bell of his house and say I wish to be forgiven and married even yet. What shall I do?"

For answer I felt in the card pocket of the automobile and drew out the address of her lover, and without hesitation I gave the address to the chauffeur. In a few minutes we were there. Leaving the young woman in the car with the poor woman, I got out and surveyed the house. It was unpromising. Evidently all the family but the young man were away for the summer, and the doors and windows were all boarded up. There was not a bell to ring. I pounded on the boards that covered the door, but it was unavailing. The young woman called to me that the young man lived in the front room of the topmost floor, and could not hear me, and I glanced up and saw that one window alone of all those in the house was not boarded up. Instantly I hopped upon the seat beside the driver and said, "Central Park."

We dashed up Fifth Avenue and into the Park at full speed, and when we were what I considered far enough in I ordered him to stop, and hurrying up a low bank I began to grope among the leaves of last year under the trees. I was right. In a few minutes I had filled my pockets with acorns, was back in the car, and we were hurrying toward the house of the lover, when I saw standing on a corner a figure I instantly recognized as Lemuel, the elevator boy, and at the same time I remembered that Lemuel spent his holidays pitching for a ball nine. He was just the man I needed, and I stopped and made him get into the car. In a minute more we were before the house again, and I handed Lemuel a fistful of acorns. He drew back and threw them with all his strength toward the upper window.

My dear, will you believe it? Those acorns were wormy! They were light. They would not carry to the window, but scattered like bits of chips when they had traveled but half-way. I was upset, but Lemuel was not. He ordered the chauffeur to drive to lower Sixth Avenue with all speed, in order that he might get a baseball. With this he said he could hit any mark, and we had started in that direction when, passing a restaurant on Broadway, I saw emerge Henry and Madge.

"Better far," I said to myself, "put this young woman in charge of her brother and his new wife than leave her to elope alone," and I made the chauffeur draw up beside them. Hastily I explained the situation, and where we were going at that moment, and Henry and Madge laughed in unison.

"Madge," said Henry, "we had no trouble making wormy acorns travel through the air, had we?" And both laughed again. At this I made them get into the automobile, and while we returned to the lover's

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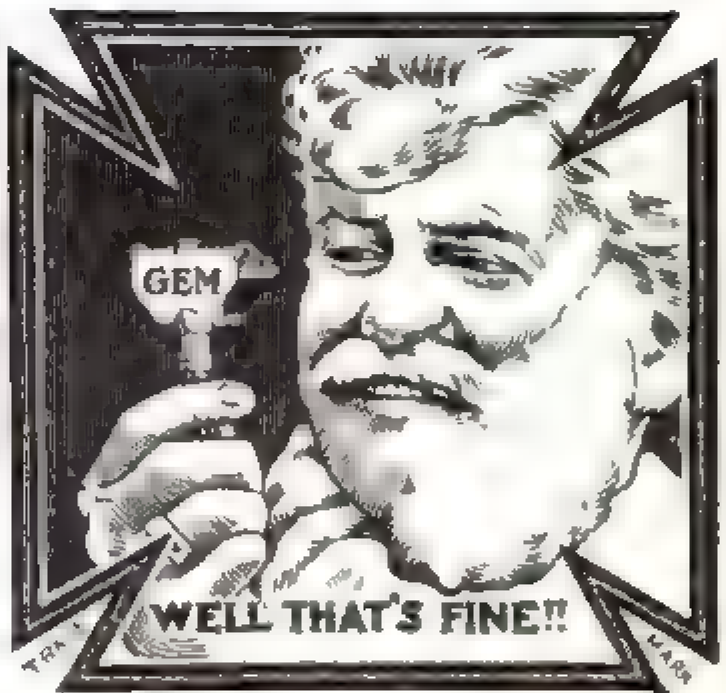

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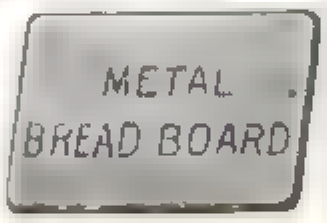

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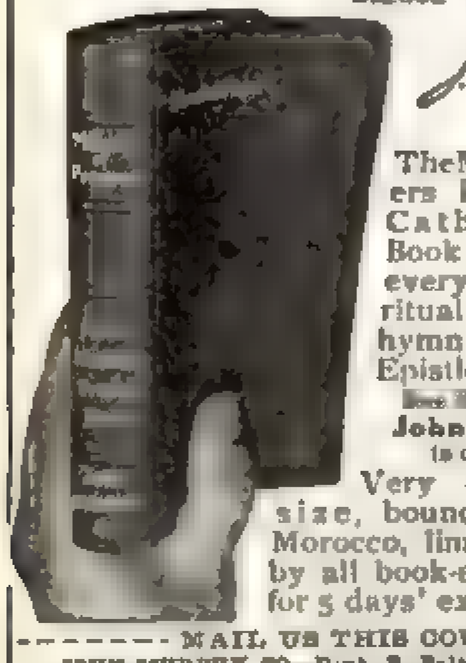

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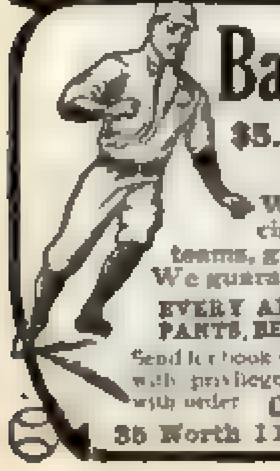

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house I made them explain. It was very simple, and I had just tied a dozen acorns tightly in my handkerchief, making a ball to throw at the window, when the poor woman with the baby noticed that the window was partly open. I asked Lemuel if he could throw straight enough to throw the handkerchief-ball into the window, and he said he could, and took the handkerchief, but a brighter idea came to me, and I turned to the eloping young lady.

"Let me have *your* handkerchief, if it has your initials on it," I said; "for when he sees that fall into his room he will know you are here. He will not think you are forward, coming to him alone, for he will know you could never have thrown the handkerchief, even if loaded with acorns, to such a height. It will be your message to him."

At this, which I do pride myself was a suggestion worthy of myself, all were delighted, and while I modestly tied twelve acorns in the handkerchief on which were the initials "T. M. C." all the others cheered. Even the woman from whom I had received the three auburn-red curls cheered, and the baby that was half-filled out of the patent nursing-bottle crowed with joy. But the chauffeur honked his honker. Lemuel took the handkerchief full of acorns in his hand and drew back his famous left arm, when suddenly Theodora Mitchell Corwin—for that was the eloping young lady's name—shrieked, and looking up we saw her lover at the window. He gave an answering yell and disappeared, and Lemuel let his left arm fall and handed me the handkerchief-ball.

In the excitement I dropped it into my pocket, and it was not until I was on the car for Westcote that I discovered it, and then, not wishing to be any later in getting home, I did not go back to give it to Theodora Mitchell Corwin; in fact, I did not know where she had eloped to. Nor could I give it to Madge or Henry, for they had gone on their wedding journey as soon as they saw Theodora and her lover safely eloped.

I had no right to give it to the poor woman with the baby, even if she had not immediately disappeared into her world of poverty, and it certainly did not belong to Lemuel, nor could I have given it to him, for he took the ten dollars the lover gave him and stayed out so late that he was late to work this morning and was discharged. He said he was going back to Texas. So I brought the handkerchief and the twelve acorns home, knowing you would be interested in hearing their story.

When Mr. Billings had thus finished his relation of the happenings of his long evening, Mrs. Billings was thoughtful for a minute. Then she said:

"But, Rollin, when I spoke to you of the handkerchief and the twelve acorns you blushed, and said you had reason to blush. I see nothing in this kind action you did to cause a blush."

"I blushed," said Mr. Billings, "to think of the lie I was going to tell Theodora Merrill Corwin ——"

"I thought you said her name was Theodora Mitchell Corwin," said Mrs. Billings.

"Mitchell or Merrill," said Mr. Billings. "I cannot remember exactly which."

For several minutes Mrs. Billings was silent. Occasionally she would open her mouth as if to ask a question, but each time she closed it again without speaking. Mr. Billings sat regarding his wife with what, in a man of less clear conscience, might be called anxiety. At length Mrs. Billings put her sewing into her sewing-basket and arose.

"Rollin," she said, "I have enjoyed hearing you tell your experiences greatly. I can say but one thing: Never in your life have you deceived me. And you have not deceived me now."

For half an hour after this Mr. Billings sat alone, thinking.

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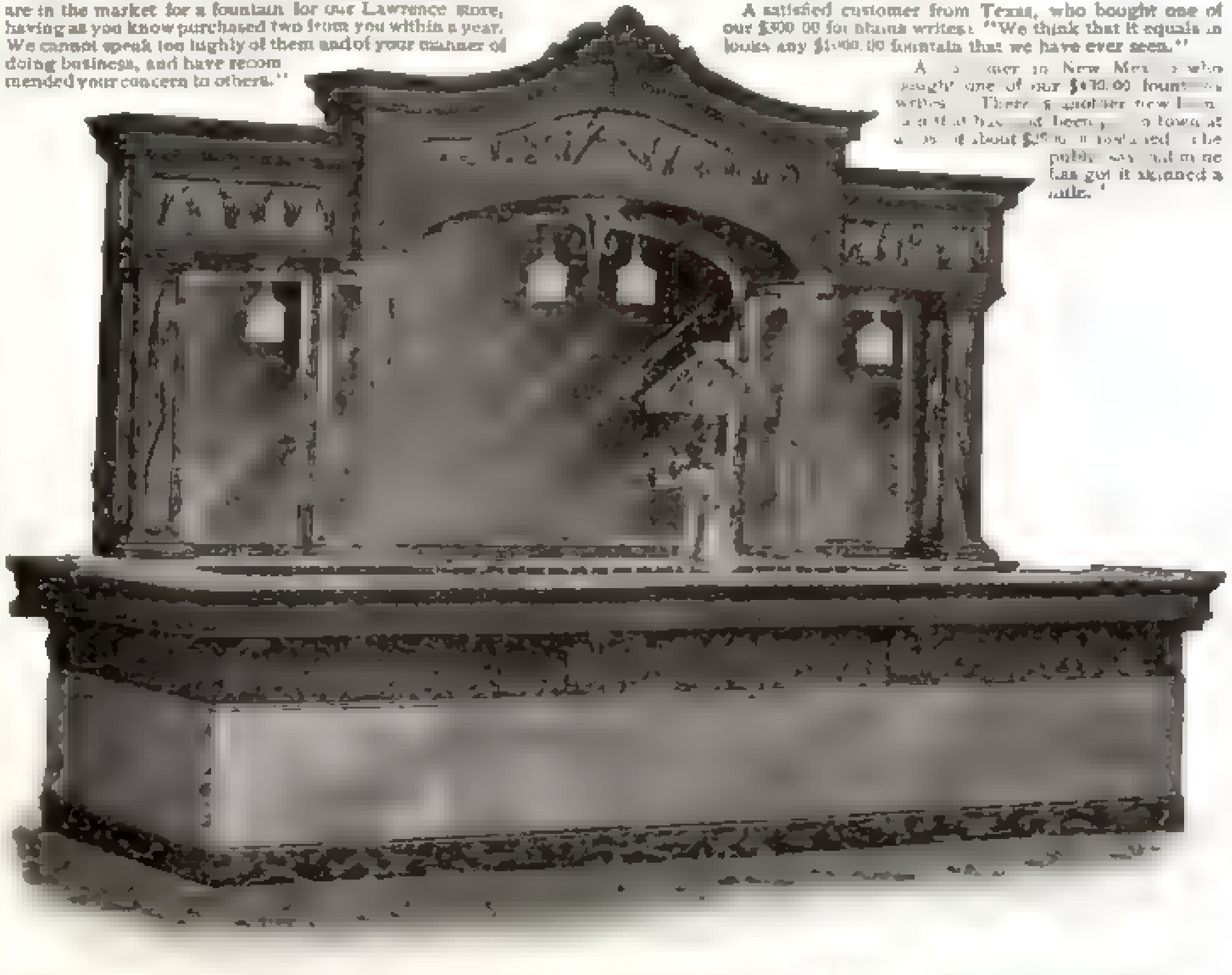

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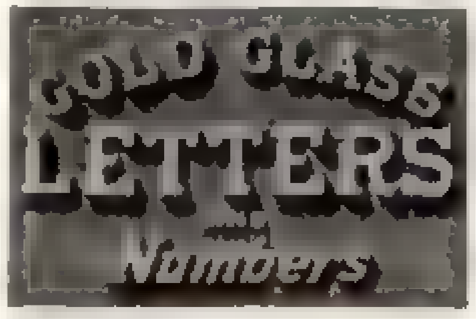
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RHEUMATISM

(Continued from Page 15)

from corns to locomotor ataxia, and from stone-in-the-kidney to tic-douloureux, has been put down as "rheumatism." It is little better than a diagnostic garbage dump or dust heap, where can be shot down all kinds of vague and wandering pains in joints, bones, muscles and nerves which have no visible nor readily ascertainable cause. Probably at least half of all the discomforts which are put down as "rheumatism" of the ankle, the elbow, the shoulder, are not rheumatism at all, in any true or reasonable sense of the term, but merely painful symptoms due to other perfectly definite disease conditions of every imaginable sort. The remaining half may be divided into two great groups of nearly equal size. One of these, like acute rheumatism, is closely related to, and probably caused by, the attack of acute infections of milder character, falling upon less favorable soil.

The other is of a vaguer type and is due, probably, to the accumulation of poisonous waste-products in the tissues, setting up irritative and even inflammatory changes in nerve, muscle and joint. Either of these may be made worse by exposure to cold or changes in the weather. In fact, this is the type of rheumatism which has such a wide reputation as a barometer and weather prophet, only second to that of the United States Signal Service. When you "feel it in your bones" you know it is going to snow, or to rain, or to clear up, or become cloudy, or whatever else may happen to follow the sensation, merely because all poisoned and irritated nerves are more sensitive to changes in temperature, wind-direction, moisture and electric tension, than sound and normal ones. The change in the weather does not cause the rheumatism. It is the rheumatism that enables us to predict the change in the weather, though we have not the least idea what that change will be.

Probably the only statement of wide application that can be made in regard to the nature of chronic rheumatism is that a very considerable per cent of it is due to the accumulation of poisons (toxins) in the nerves supplying joints and muscles, setting up an irritation (neurotoxis) or, in extreme cases, an inflammation of the nerve (neuritis), which may even go on to partial paralysis, with wasting of the muscles supplied. The same broad principles of causation and prevention, therefore, apply here as in acute rheumatism.

Diet, Rightly Understood

The most important single fact for rheumatics of all sorts, whether acute or chronic, to remember is that they must *avoid exposure to colds*, in the sense of infections of all sorts, as they would a pestilence; that they must eat plenty of rich, sound, nourishing food; live in well-ventilated rooms; take plenty of exercise in the open air to burn up any waste poisons that may be accumulating in the tissues; dress lightly but warmly (there is no special virtue in flannels), and treat every cold or mild infection which they may be unfortunate enough to catch according to the strictest rigor of the antiseptic law.

The influence of diet in chronic rheumatism is almost as slight as in the acute form. Persons past middle age who can afford to indulge their appetites and are inclined to eat and drink more than is good for them, and, what is far more important, to exercise much less, may so embarrass their liver and kidneys as to create accumulations of waste products in the blood sufficient to cause rheumatic twinges. The vast majority, however, of the sufferers from chronic rheumatism, like those from the acute form, are underfed rather than overfed, and a liberal and abundant dietary, including plenty of red meats, eggs, fresh butter, green vegetables and fresh fruits, will improve their nutrition and diminish their tendency to the attacks.

There appears to be absolutely no rational foundation for the popular belief that red meats cause rheumatism, either from the point of view of practical experience or from that of chemical composition. We now know that white meats of all sorts are quite as rich in those elements known as the purin bodies, or uric acid group, as red meats, and many of them much richer. It may be said in passing, that this last-mentioned bugbear of our

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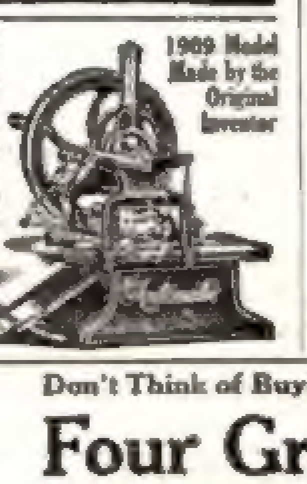

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My Catalog of 1909 Spring and Summer Styles beautifully and faithfully illustrates the large assortments of choice clothing in my two great Chicago stores—shows men's and women's suits ranging in price from $15 to $50. Also Men's Top Coats, Shoes and Furnishings—Women's Jackets, Skirts, Waists, Shoes. All high class goods at lowest spot cash prices.

Easiest Terms of Payment

I buy of the best makers in New York, Chicago and Europe on such advantageous terms that I have created an unusual buying opportunity for my customers—

Better grade clothes at spot cash prices, on terms so liberal that it is easy for you to wear the best. My plan is fully explained in the **Catalog** which is **free** for the asking. Ask today.

Lowest Prices My immense purchasing power, added to my excellent facilities for handling a huge business economically, enables me to undersell by far those less favorably situated.

Perfect Service I have a modern system of measuring and fitting, and can give you as perfect a fit as you can secure anywhere. **I Guarantee Satisfaction. You do not accept or pay for clothes that do not suit you perfectly.** Buying of me on credit is easy—no red tape—I'm glad to trust you.

Let Me Help You Dress Better

Don't let poor appearance cheapen you. It's false economy to be without good clothes. You can get better clothes of me without feeling the expense. Write for catalog today.

BERNHARD'S Two Big Chicago Stores
Jos. Bernhard, President
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Get "Improved," no tacks required.
Wood Rollers *Tin Rollers*

80 EGGS—78 CHICKS

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diet reformers is now believed to have nothing whatever to do with rheumatism, and probably very little with gout, and that the ravings of Haig and the Uric Acid School generally are now thoroughly discredited. Certainly, whenever you see any remedy or any method of treatment vaunted as a cure for rheumatism, by neutralizing or washing out uric acid, you may safely set it down as a fraud.

One rather curious and unexpected fact should, however, be mentioned in regard to the relation of diet to rheumatism, and that is that many rheumatic patients have a peculiar susceptibility to some one article of food. This may be a perfectly harmless and wholesome thing for the vast majority of the species, but to this individual it acts as a poison and will promptly produce pains in the joints, redness and even swelling, sometimes accompanied by a rash and severe disturbances of the digestive tract. The commonest offenders form a curious group in their apparent harmlessness, headed as they are by strawberries, followed by raspberries, cherries, bananas, oranges; then clams, crabs and oysters; then cheese, especially over-ripe kinds; and finally, but very rarely, certain meats, like mutton and beef. What is the cause of this curious susceptibility we do not know, but it not infrequently occurs with this group of foods in rheumatics and also in asthmatics.

Both rheumatics and asthmatics are also subject to attacks of urticaria or "hives" (nettle-rash) from these and other special articles of diet.

As to principles of treatment in a disease of so varied and indefinite a character, due to such a multitude of causes, obviously nothing can be said except in the broadest and sketchiest of outline. The prevailing tendency is, for the acute form, rest in bed, the first and most important, also the second, the third and the last element in the treatment. This will do more to diminish the severity of the attack and prevent the occurrence of heart and other complications than any other single procedure.

Escaping One's Inheritance

After this has been secured, the usual plan is to assist Nature in the elimination of the toxin poison by alkalies, alkaline mineral waters and other laxatives; to relieve the pain, promote the comfort and improve the rest of the patient by a variety of harmless nerve-deadeners or pain-relievers, chief among which are the salicylates, aspirin and the milder coal-tar products. By a judicious use of these in competent hands the pain and distress of the disease can be very greatly relieved, but it has not been found that its duration is much shortened thereby, or even that the danger of heart and other complications is greatly lessened. The agony of the inflamed joints may be much diminished by swathing in cotton, wool and flannel bandages, or in cloths wrung out of hot alkalies covered with oiled silk, or by light bandages kept saturated with some evaporating lotion containing alcohol. As soon as the fever has subsided, then hot baths and gentle massage of the affected joints give great relief and hasten the cure. But, when all is said and done, the most important curative element, as has already been intimated, is six weeks in bed.

In the chronic form the same remedies to relieve the pain are sometimes useful, but very much less effective and often of little or no value. Dry heat, moist heat, gentle massage, and prolonged baking in special metal ovens, will often give much relief. Liniments of all sorts, from spavin cures to skunk oil, are chiefly of value in proportion to the amount of friction and massage administered when they are "rubbed in."

In short, there is no disease under Heaven in which so much depends upon a careful study of each individual case and adaptation of treatment to it personally, according to its cause and the patient in which it occurs. Rheumatism, unfortunately, does tend to "run in families." Apparently some peculiar susceptibility of the nervous system to influences which would be comparatively harmless to normal nerves and cells is capable of being inherited. But this inheritance is almost invariably "recessive," in Mendelian terms, and a majority of the children of even the most rheumatic parent may entirely escape the disease, especially if they live rationally and vigorously, feed themselves abundantly, and avoid overwork and overcrowding.

More Than
Soda Crackers

When you eat Uneeda Biscuit you taste something delightfully different from common soda crackers.

The difference begins with better baking of best materials, in the greatest, cleanest bakeries in the world, built expressly to bake Uneeda Biscuit.

The difference is protected and preserved for you by the only package in the world that effectively retains freshness and excludes all dust and moisture.

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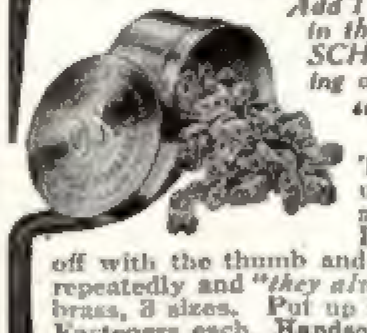

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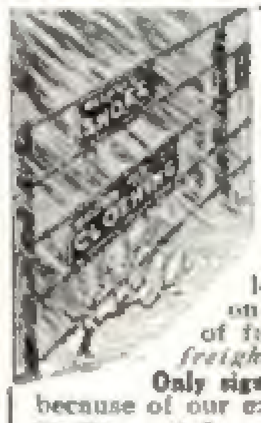

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This unique puzzle comprises four different pictures, cut up into 500 separate pieces. The four pictures illustrate a portion of one of Hans Christian Andersen's most poetic fairy tales.

You can provide endless entertainment and amusement for your family and friends with one of these picture puzzles; and for **puzzle parties**, the latest society amusement, nothing can be more entertaining than these puzzles, which will recall the charming tales Hans Christian Andersen excelled in telling. These original and fascinating puzzles are sent by mail *prepaid* to any address for $1.00

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This prize contest opens February 15th and closes April 15th. The judges who will pass on the merits of the stories and award the prizes will be representative of three leading magazines.

It is hoped that the pictures formed by the puzzles will be found sufficiently suggestive to help in the writing of a successful story. The puzzles put out by Seton Crafts Co., at $1.00 are in every way equal to puzzles at four times the price.

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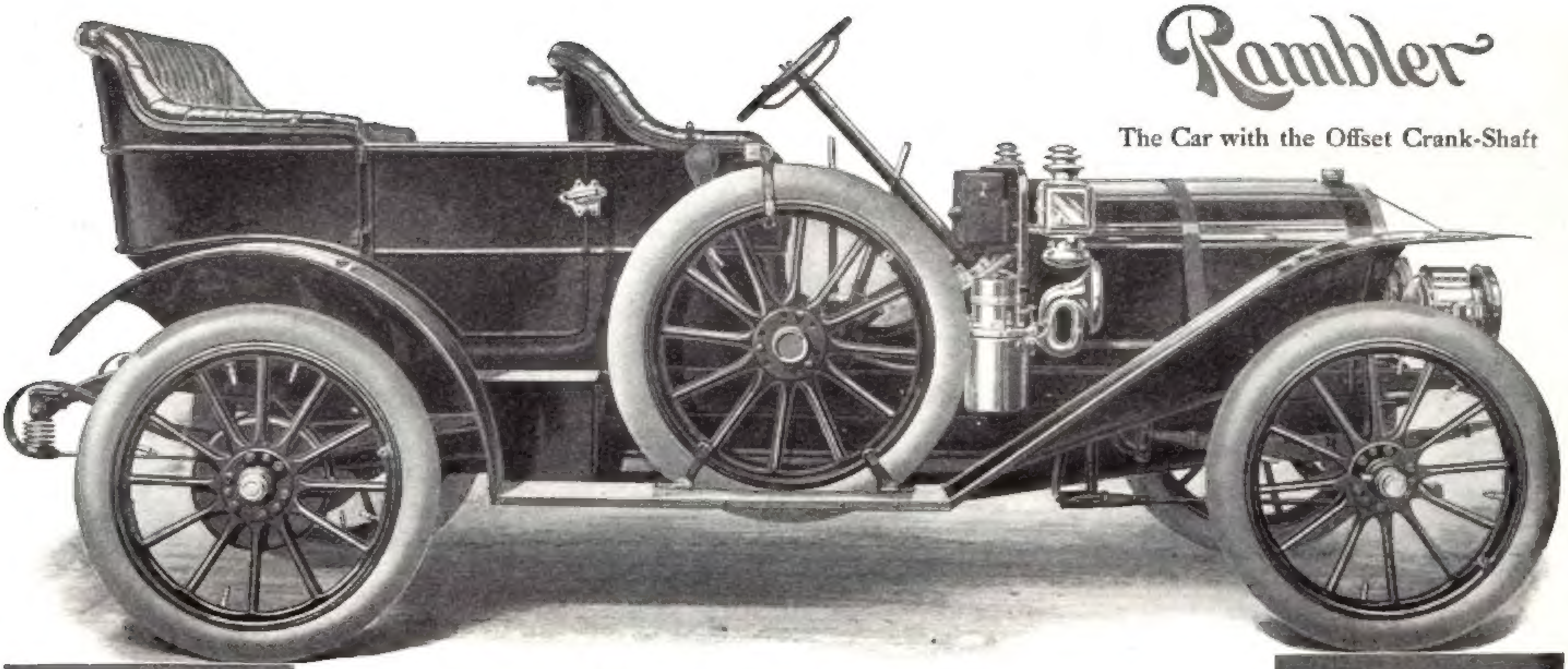
When in Lakewood visit the Seton Crafts Co.'s studios at Seton Inn.

Rambler

The Car with the Offset Crank-Shaft



Model Forty-four, 34 H. P., $2,250.
Spare Wheel, with Inflated Tire, Brackets, and Tools, $74. Magneto, $150

THE CALL OF THE OPEN ROAD

For the most part we do not travel in our leisure hours to go anywhere, but just to go. The delightful thing is to move; to feel the familiar things slipping away behind us, and to enjoy the open road as it unfolds before us.

We like the stir and speed of the journey, the fresh breeze in our faces, and at the wheel of a Rambler you enjoy the added sense of power and control. Besides, you have a feeling of confidence and satisfaction in driving a car of such unusual quality.

The Rambler Offset Crank-Shaft makes this car silently powerful—capable of running at forty or three miles an hour on high speed, and climbing any hill with gratifying ease.

The Rambler Spare Wheel obviates all tire worries—makes punctures mere incidents of a trip—saves the tiresome task of pumping up the new tire, and can be substituted for regular wheel within three minutes' time.

May we send you the new Rambler catalog or a copy of the Rambler Magazine, a monthly publication for owners? Rambler automobiles, $1,150 to $2,500.

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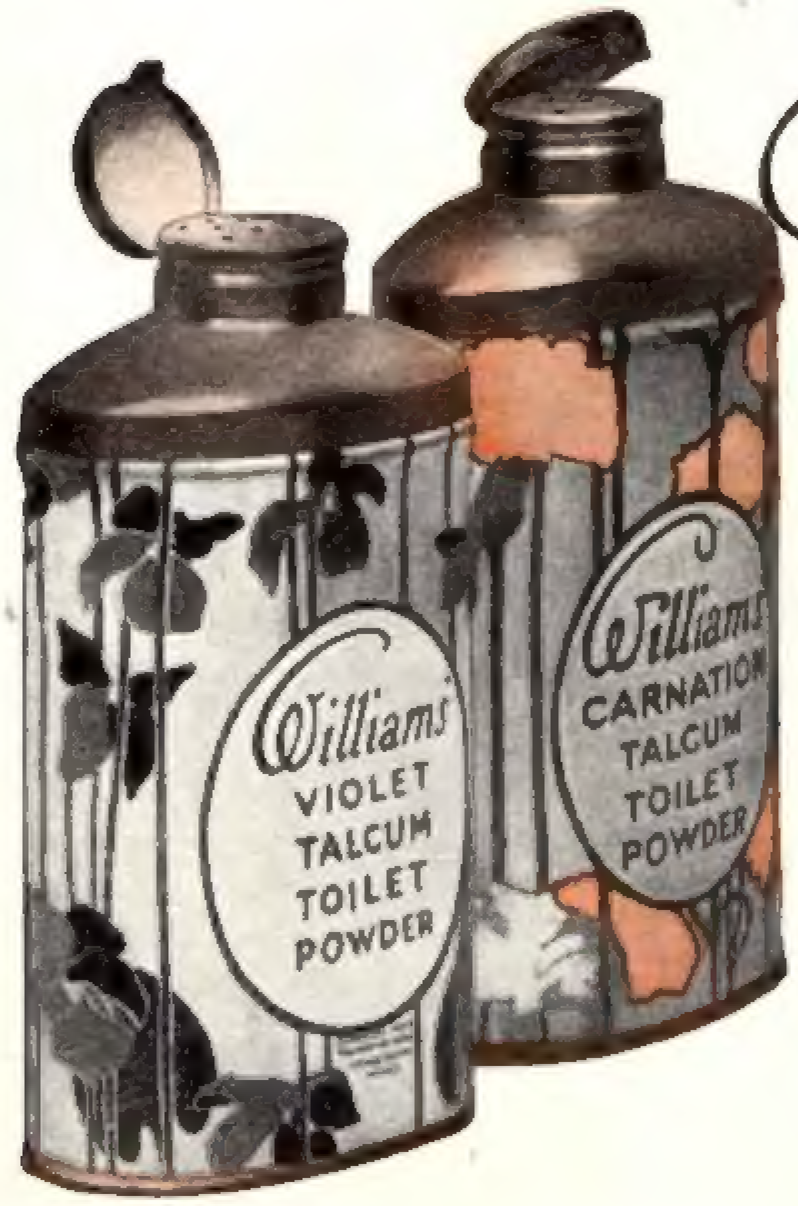
"The only kind that won't smart or dry on the face"

One application of a poor Shaving Soap to your face will do more harm than a good soap can correct in a month's time. That's why it is a safe plan to stick to a Shaving Soap like Williams', which has stood every test for nearly three-quarters of a century

Williams' Shaving Stick comes in the nickeled box, hinged cover.

It can also be had in the leatherette covered metal box as formerly.

Williams' Shaving Sticks sent on receipt of price, 25 cents, if your druggist does not supply you. A sample stick (enough for 50 shaves) for 4 cents in stamps.



Williams' Talcum Powder

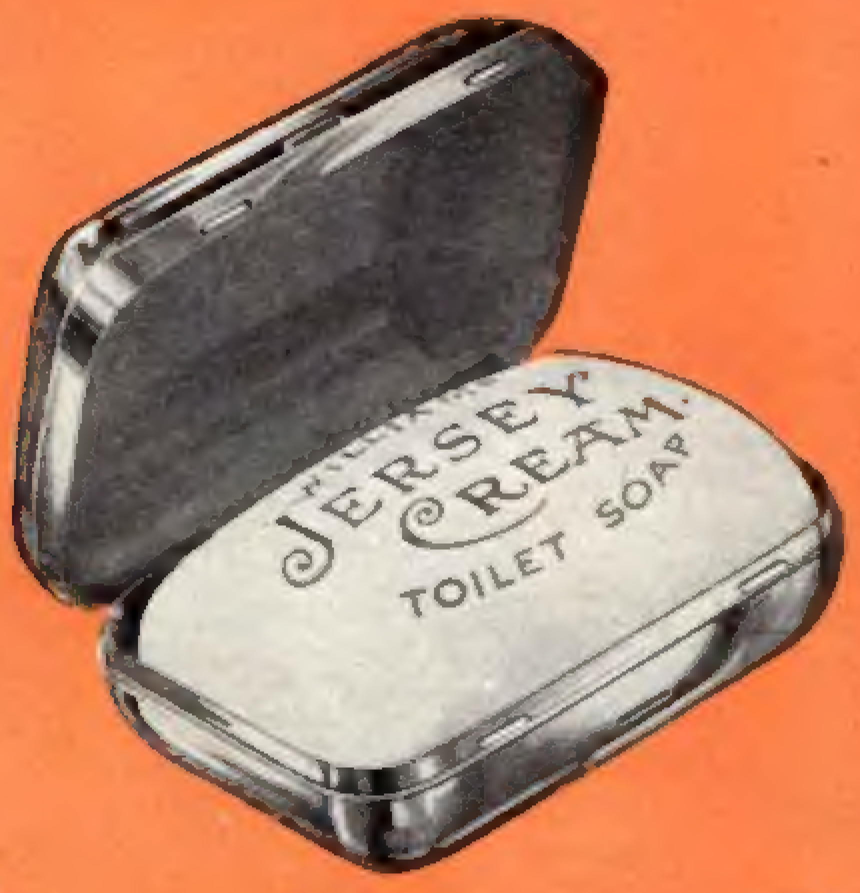
How often you have been annoyed and vexed by the contents of the Talc Powder can in your trunk or valise, sifting over your wardrobe.

With Williams' new Hinged Cover Talc Can this trouble will not occur. The top is perforated, but the Hinged Cover closes the can, making it practically air-tight. It opens or closes with a slight pressure of the thumb.

When in addition you have the purity, fineness, smoothness and dainty perfume of Williams' Talcum Powder, you will wonder how you could have ever been satisfied with other kinds.

Two odors—Violet and Carnation.

A full size can of either sent on receipt of 25 cents if your dealer does not supply you.



Williams' Jersey Cream Toilet Soap

The instant response of Williams' Jersey Cream Soap to the friction of the hand, yielding an abundant, rich and creamlike lather, makes its use a constant delight. It costs very little to try this (only 15 cents), and the chances are that after you have done this you will never be really satisfied with any other Toilet Soap. It possesses the same creamlike soothing qualities of lather that have made Williams' Shaving Soaps so famous.

Special Offer

As an inducement to a thorough trial of Jersey Cream Soap and for the convenience of its many users, we are (for a limited time) packing with every 4 cakes, without extra charge, a handsome, nickeled, hinged cover soap box, for use when traveling, camping, in the gymnasium locker or at home.

Nearly all druggists sell Jersey Cream Soap, but if your druggist fails to supply you, send 60c in stamps and we will forward the 4 cakes of soap and soap box by return mail.

CH

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